

SERFF Tracking Number: HNVX-G128026598 State: Arkansas  
 Filing Company: Allmerica Financial Benefit Insurance Co State Tracking Number:  
 Company Tracking Number: AR120526100001  
 TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
 Product Name: \*PPA- Private Passenger Automobile 2010 and Forwar  
 Project Name/Number: \*PPA- Private Passenger Automobile 2010 and Forward/AR120526100001

## Filing at a Glance

Company: Allmerica Financial Benefit Insurance Co

Product Name: \*PPA- Private Passenger Automobile 2010 and Forwar SERFF Tr Num: HNVX-G128026598 State: Arkansas

TOI: 19.0 Personal Auto SERFF Status: Closed-Filed State Tr Num:

Sub-TOI: 19.0001 Private Passenger Auto (PPA) Co Tr Num: AR120526100001 State Status:

Filing Type: Rate/Rule

Author: SPI Hanover

Reviewer(s): Alexa Grissom

Date Submitted: 01/30/2012

Disposition Date: 04/05/2012

Disposition Status: Filed

Effective Date Requested (New): 05/01/2012

Effective Date (New): 05/01/2012

Effective Date Requested (Renewal): 05/01/2012

Effective Date (Renewal):

State Filing Description:

## General Information

Project Name: \*PPA- Private Passenger Automobile 2010 and Forward Status of Filing in Domicile:

Project Number: AR120526100001 Domicile Status Comments:

Reference Organization: Reference Number:

Reference Title: Advisory Org. Circular:

Filing Status Changed: 04/05/2012

State Status Changed: Deemer Date:

Created By: SPI Hanover

Submitted By: SPI Hanover

Corresponding Filing Tracking Number:

Filing Description:

We are proposing an overall +6.4% rate change for our Arkansas Private Passenger Connections Auto Program effective 05/01/2012 for new and renewal business. In order to better serve our customers and improve our Connections auto program, we propose to make the following adjustments.

- Revise Deductible & Increase Limit Factors
- Revise Territory Relativities
- Revise Base Rates

In addition, we are revising our Roadside Assistance Rule to correspond to the changes made to our Roadside Assistance Form 231-5776 08 11.

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Should you have any questions, please do not hesitate to contact this office. Thank you.

State Narrative:

## Company and Contact

### Filing Contact Information

Robin Sipowicz, State Filings Analyst

100 North Parkway

508-855-2805 [Phone] 855-2805

[Ext]

Worcester, MA 01605-1396

508-855-4786 [FAX]

### Filing Company Information

Allmerica Financial Benefit Insurance Co

CoCode: 41840

State of Domicile: Michigan

440 Lincoln Street

Group Code: 88

Company Type:

Worcester, MA 01653

Group Name: The Hanover

State ID Number:

Insurance Group

(508) 853-7200 ext. [Phone]

FEIN Number: 23-2643430

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$150.00  
Retaliatory? No  
Fee Explanation: 1 rate/rule filing = \$150.00  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Allmerica Financial Benefit Insurance Co	\$150.00	01/30/2012	55915299

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	04/05/2012	04/05/2012

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Alexa Grissom	03/13/2012	03/13/2012	SPI Hanover	03/20/2012	03/20/2012
Pending Industry Response	Alexa Grissom	02/27/2012	02/27/2012	SPI Hanover	03/09/2012	03/09/2012

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Request for Conference Call	Note To Reviewer	SPI Hanover	03/05/2012	03/05/2012
Telephone Conference	Note To Reviewer	SPI Hanover	02/28/2012	02/28/2012
Status of Review	Note To Reviewer	SPI Hanover	02/16/2012	02/16/2012

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## Disposition

Disposition Date: 04/05/2012

Effective Date (New): 05/01/2012

Effective Date (Renewal):

Status: Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Allmerica Financial Benefit Insurance Co	10.700%	6.400%	\$849,102	10,955	\$13,311,424	10.000%	-2.000%

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Schedule	Schedule Item	Schedule Item Status	Public Access
<b>Supporting Document (revised)</b>	APCS-Auto Premium Comparison Survey	Filed	Yes
<b>Supporting Document</b>	APCS-Auto Premium Comparison Survey	Filed	Yes
<b>Supporting Document</b>	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
<b>Supporting Document (revised)</b>	NAIC loss cost data entry document	Filed	Yes
<b>Supporting Document</b>	NAIC loss cost data entry document	Filed	Yes
<b>Supporting Document</b>	Explanatory Memo	Filed	Yes
<b>Supporting Document</b>	AR Rate Schedule - Coversheet MARKED	Filed	Yes
<b>Supporting Document (revised)</b>	AR Rate Schedule - Exhibit 6 Pg 1 MARKED	Filed	Yes
<b>Supporting Document</b>	AR Rate Schedule - Exhibit 6 Pg 1 MARKED	Filed	Yes
<b>Supporting Document</b>	AR Rate Schedule - Exhibit 8 Pg 3 MARKED	Filed	Yes
<b>Supporting Document</b>	AR Rate Schedule - Exhibit 11 Pg 1 MARKED	Filed	Yes
<b>Supporting Document</b>	AR Rule Guide - TOC MARKED	Filed	Yes
<b>Supporting Document</b>	AR Rule Guide - Pg 13 MARKED	Filed	Yes
<b>Supporting Document</b>	AR Rule Guide - Pg 28 MARKED	Filed	Yes
<b>Supporting Document</b>	A-1 Private Passenger Auto Abstract	Filed	Yes
<b>Supporting Document</b>	Actuarial Support	Filed	Yes
<b>Rate</b>	AR Rate Manual - Coversheet	Filed	Yes
<b>Rate (revised)</b>	AR Rate Schedule - Exhibit 6 Pg 1	Filed	Yes
<b>Rate</b>	AR Rate Schedule - Exhibit 6 Pg 1	Filed	Yes
<b>Rate</b>	AR Rate Schedule - Exhibit 8, Pg 3	Filed	Yes
<b>Rate</b>	AR Rate Schedule - Exhibit 11, Pg 1	Filed	Yes
<b>Rate</b>	AR Rule Guide - Table of Contents	Filed	Yes
<b>Rate</b>	AR Rule Guide	Filed	Yes
<b>Rate</b>	AR Rule Guide	Filed	Yes

*SERFF Tracking Number:*      *HN VX-G128026598*      *State:*      *Arkansas*  
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## Objection Letter

Objection Letter Status      Pending Industry Response

Objection Letter Date      03/13/2012

Submitted Date      03/13/2012

Respond By Date

Dear Robin Sipowicz,

This will acknowledge receipt of the captioned filing. The Commissioner has been advised of your filing and has agreed to allow a 5.0 percent increase. Please amend the filing accordingly including the Rf-1 and APCS if needed.

NOTICE regarding, corrections to filings and scrivener's Errors:

Effective for all filings made on or after June 1, 2011, Arkansas no longer allows the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

Sincerely,

Alexa Grissom

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## Response Letter

Response Letter Status Submitted to State  
 Response Letter Date 03/20/2012  
 Submitted Date 03/20/2012

Dear Alexa Grissom,

### Comments:

Thank you for your 3/13/2012 letter. We have provided our response below.

### Response 1

Comments: In response to the Commissioners review and approval of a 5.0 percent increase for our private passenger auto program, we have amended our RF-1, APCS, Rate Schedule Ex. 6 and provided separately revised Rate data via a post submission update.

### Changed Items:

#### Supporting Document Schedule Item Changes

Satisfied -Name: APCS-Auto Premium Comparison Survey  
 Comment:  
 Satisfied -Name: NAIC loss cost data entry document  
 Comment:  
 Satisfied -Name: AR Rate Schedule - Exhibit 6 Pg 1 MARKED  
 Comment:

No Form Schedule items changed.

#### Rate/Rule Schedule Item Changes

Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing #
AR Rate Schedule - Exhibit 6 Ex. 6, Pg 1		Replacement	
<b>Previous Version</b>			
AR Rate Schedule - Exhibit 6 Ex. 6, Pg 1		Replacement	
Pg 1			

Thank you for your continued review of our filing. Should you have any questions, please do not hesitate to contact us.

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Sincerely,  
SPI Hanover



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## Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 02/27/2012

Submitted Date 02/27/2012

Respond By Date

Dear Robin Sipowicz,

This will acknowledge receipt of the captioned filing. I apologize for the delay in response. Any filing that has a six percent of great impact must be reviewed with the Commissioner. Additionally, please clarify the amount of time you anticipate a new program that utilizes the transition rule would need to get to a new rating level. Would there be a limit per renewal?

NOTICE regarding, corrections to filings and scrivener's Errors:

Effective for all filings made on or after June 1, 2011, Arkansas no longer allows the re-opening of closed filings for corrections, changes in effective dates, scrivener's errors, amendments or substantive changes. Please see the General Instructions for how these events will be handled after the effective date of the change."

Sincerely,

Alexa Grissom

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## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 03/09/2012  
Submitted Date 03/09/2012

Dear Alexa Grissom,

### Comments:

Thank you for your February 27, 2012 letter. Our response is below.

### Response 1

Comments: Thank you for taking the time to discuss and clarify this objection with us on March 6, 2012. Confirming our conversation, Rule R41 - Transition Modification - New Program was filed in 2008 to minimize disruption if and when we move a current Hanover program into this product. As of this date, we have not utilized this Rule. Should we decide in the future to take this action, we will review our business rules with the Department to ensure agreement before transitioning that business.

We'd like to take a moment to explain the effects of this filing further. The overall effect is +6.4% on an uncapped basis. The effect is 6.2% on a capped basis when all policies are on-leveled. However, the premium impact on a capped basis when we do not on-level the premium first is +5.0 percent. This is what the consumer will actually experience with this filing. Our goal is to minimize consumer disruption as we modify our product pricing.

### Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Thank you again for your time in discussing our filing. We look forward to hearing from you after your meeting with the Commissioner on March 15, 2012.

Sincerely,  
SPI Hanover

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**Note To Reviewer**

**Created By:**

SPI Hanover on 03/05/2012 02:53 PM

**Last Edited By:**

Alexa Grissom

**Submitted On:**

04/05/2012 02:09 PM

**Subject:**

Request for Conference Call

**Comments:**

Alexa,

Are you available tomorrow (Tuesday 3/6/12) at 2pm EST -- 1pm CST to briefly discuss the objection letter for this filing?

Thank you,

Robin Sipowicz

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**Note To Reviewer**

**Created By:**

SPI Hanover on 02/28/2012 01:19 PM

**Last Edited By:**

Alexa Grissom

**Submitted On:**

04/05/2012 02:09 PM

**Subject:**

Telephone Conference

**Comments:**

Alexa,

Would it be possible to schedule a short telephone conference on Thurs. 3/1/12 at 11:30am eastern time - 10:30am central time? We would like to discuss for clarity on our part your objection regarding the transition rule.

Thank you,

Robin Sipowicz

508.855.2805

*SERFF Tracking Number:*      *HNXX-G128026598*      *State:*      *Arkansas*  
*Filing Company:*      *Allmerica Financial Benefit Insurance Co*      *State Tracking Number:*  
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**Note To Reviewer**

**Created By:**

SPI Hanover on 02/16/2012 10:40 AM

**Last Edited By:**

Alexa Grissom

**Submitted On:**

04/05/2012 02:09 PM

**Subject:**

Status of Review

**Comments:**

Ms. Grissom,

We realize this filing was submitted just over two weeks ago however we are approaching an internal system programming deadline in order to make this change. Can you provide an update on the status of your review?

Thank you,

Robin Sipowicz

Hanover Insurance

508.855.2805

SERFF Tracking Number: HNVX-G128026598 State: Arkansas

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**Post Submission Update Request Submitted On 03/20/2012**

**Status:** Submitted

**Created By:** SPI Hanover

**General Information:**

Field Name	Requested Change	Prior Value
Reference Organization		
Reference Number		
Reference Title		
Domicile Status Comments		
Corresponding Filing Tracking Number		

**Rate Information:**

Field Name	Requested Change	Prior Value
Effective Date of Last revision	11/01/2011	11/01/2011

**Company Rate Information:**

**Company Name:**Allmerica Financial Benefit Insurance Co

Field Name	Requested Change	Prior Value
Overall % Rate Impact	5.000%	6.400%
Written Premium Change for this Program	\$665571	\$849102

SERFF Tracking Number: HNVX-G128026598 State: Arkansas

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## Rate Information

Rate data applies to filing.

Filing Method: File and Use

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 2.500%

Effective Date of Last Rate Revision: 11/01/2011

Filing Method of Last Filing: File and Use

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Allmerica Financial Benefit Insurance Co	10.700%	6.400%	\$849,102	10,955	\$13,311,424	10.000%	-2.000%

SERFF Tracking Number: HNVX-G128026598 State: Arkansas

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## Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed 04/05/2012	AR Rate Manual - Coversheet	Coversheet	Replacement	AR Rate Schedule 2012_05_01 Clean Coversheet.PDF
Filed 04/05/2012	AR Rate Schedule - Exhibit 6 Pg 1	Ex. 6, Pg 1	Replacement	AR Exh 6 Rate Sch 2012_05_01 Clean for objection.PDF
Filed 04/05/2012	AR Rate Schedule - Exhibit 8, Pg 3	Ex. 8, Pg 3	Replacement	AR Rate Schedule 2012_05_01 Clean Ex 8 Pg 3.PDF
Filed 04/05/2012	AR Rate Schedule - Exhibit 11, Pg 1	Ex. 11, Pg 1	Replacement	AR Rate Schedule 2012_05_01 Clean Ex 11 Pg_ 1.PDF
Filed 04/05/2012	AR Rule Guide - Table of Contents	Table of Contents	Replacement	AR_MAP_Rule_Guide Eff 05_01_12 CLEAN TOC.PDF
Filed 04/05/2012	AR Rule Guide	Pg 13	Replacement	AR_MAP_Rule_Guide Eff 05_01_12 Pg 13CLEAN.PDF
Filed 04/05/2012	AR Rule Guide	Pg 28	Replacement	AR_MAP_Rule_Guide Eff 05_01_12 CLEAN Pg 28.PDF



**Allmerica Financial Benefit Insurance Company  
Private Passenger Automobile**

**State of Arkansas  
Effective 05/01/2012  
Rate Schedule**

**State of Arkansas**  
**Allmerica Financial Benefit Insurance Company**  
**Private Passenger Automobile**

**Semi-Annual Base Rates**

Coverage	Base Rate
Bodily Injury	\$369
Property Damage	\$306
Combined Single Limit	\$654
PIP	\$200
UM BI	\$44
UIM BI	\$48
UM PD	\$28
UM CSL	\$97
UIM CSL	\$96
Comprehensive	\$384
Collision	\$353
Optional Limits Transportation Expense	\$14
Towing & Labor	\$7
Comprehensive Auto Loan/Lease	\$21
Collision Auto Loan/Lease	\$18
Additional Customized Equipment	\$8
<b><u>Endorsement Rates</u></b>	
Travel Right Endorsement	\$16.00
Reassurance Plus	\$5.00
Home Care Services	\$3.00
Rental Coverage Upgrade	\$5.00
Roadside Assistance	\$8.00

**State of Arkansas**  
**Allmerica Financial Benefit Insurance Company**  
**Private Passenger Automobile**

**GARAGING TERRITORY**  
**RATING FACTORS**

	Territory	BI	PD	CSL	PIP	UMBI	UIMBI	UMPD	UM CSL	UIM CSL	Comp	Coll	OLTE	T&L	Add Cust Equip	Comp Loan Lease	Coll. Loan Lease
Out of State - High:	099	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	1.00	1.00	1.00	3.00	3.00
Out of State - Low:	098	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	1.00	1.00	1.00	2.00	2.00
Unacceptable Out of State	097	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	1.00	1.00	1.00	8.00	8.00
	03	0.46	0.49	0.47	0.50	0.70	0.70	0.70	0.70	0.70	0.87	0.99	1.00	1.00	1.00	0.87	0.99
	04	0.51	0.48	0.50	0.53	0.83	0.83	0.83	0.83	0.83	1.11	1.05	1.00	1.00	1.00	1.11	1.05
	05	0.45	0.43	0.45	0.47	0.74	0.74	0.74	0.74	0.74	0.98	0.92	1.00	1.00	1.00	0.98	0.92
	06	0.48	0.49	0.48	0.50	0.74	0.74	0.74	0.74	0.74	0.89	1.03	1.00	1.00	1.00	0.89	1.03
	07	0.46	0.43	0.45	0.48	0.74	0.74	0.74	0.74	0.74	0.99	0.93	1.00	1.00	1.00	0.99	0.93
	08	0.55	0.55	0.55	0.42	0.89	0.89	0.89	0.89	0.89	0.75	0.96	1.00	1.00	1.00	0.75	0.96
	09	0.53	0.55	0.54	0.50	0.67	0.67	0.67	0.67	0.67	0.72	0.92	1.00	1.00	1.00	0.72	0.92
	10	0.48	0.52	0.49	0.49	0.70	0.70	0.70	0.70	0.70	0.59	0.78	1.00	1.00	1.00	0.59	0.78
	11	0.49	0.46	0.48	0.50	0.78	0.78	0.78	0.78	0.78	1.04	0.98	1.00	1.00	1.00	1.04	0.98
	12	0.50	0.49	0.50	0.47	0.70	0.70	0.70	0.70	0.70	0.64	0.84	1.00	1.00	1.00	0.64	0.84
	15	0.42	0.40	0.42	0.45	0.77	0.77	0.77	0.77	0.77	0.98	0.84	1.00	1.00	1.00	0.98	0.84
	16	0.48	0.48	0.48	0.38	0.80	0.80	0.80	0.80	0.80	0.46	0.95	1.00	1.00	1.00	0.46	0.95
	17	0.41	0.49	0.44	0.47	0.74	0.74	0.74	0.74	0.74	0.42	0.89	1.00	1.00	1.00	0.42	0.89
	18	0.75	0.76	0.75	0.77	1.00	1.00	1.00	1.00	1.00	1.30	1.70	1.00	1.00	1.00	1.30	1.70
	19	0.81	0.77	0.79	0.77	1.00	1.00	1.00	1.00	1.00	1.22	1.74	1.00	1.00	1.00	1.22	1.74
	20	0.60	0.54	0.58	0.48	0.68	0.68	0.68	0.68	0.68	0.60	0.90	1.00	1.00	1.00	0.60	0.90
	21	0.54	0.49	0.52	0.47	0.73	0.73	0.73	0.73	0.73	0.76	0.84	1.00	1.00	1.00	0.76	0.84
	22	0.42	0.44	0.43	0.46	0.66	0.66	0.66	0.66	0.66	0.80	0.92	1.00	1.00	1.00	0.80	0.92
	23	0.54	0.49	0.52	0.56	0.86	0.86	0.86	0.86	0.86	1.15	1.08	1.00	1.00	1.00	1.15	1.08
	24	0.60	0.55	0.58	0.62	0.95	0.95	0.95	0.95	0.95	1.27	1.21	1.00	1.00	1.00	1.27	1.21
	25	0.49	0.51	0.49	0.49	0.79	0.79	0.79	0.79	0.79	0.43	0.80	1.00	1.00	1.00	0.43	0.80
	27	0.46	0.49	0.47	0.47	0.67	0.67	0.67	0.67	0.67	0.56	0.74	1.00	1.00	1.00	0.56	0.74
	28	0.49	0.48	0.49	0.46	0.69	0.69	0.69	0.69	0.69	0.63	0.83	1.00	1.00	1.00	0.63	0.83
	29	0.75	0.66	0.72	0.67	0.82	0.82	0.82	0.82	0.82	0.64	0.89	1.00	1.00	1.00	0.64	0.89
	30	0.44	0.46	0.45	0.48	0.68	0.68	0.68	0.68	0.68	0.83	0.95	1.00	1.00	1.00	0.83	0.95
	31	0.42	0.44	0.43	0.45	0.64	0.64	0.64	0.64	0.64	0.78	0.90	1.00	1.00	1.00	0.78	0.90
	32	0.44	0.46	0.44	0.46	0.67	0.67	0.67	0.67	0.67	0.82	0.94	1.00	1.00	1.00	0.82	0.94
	33	0.50	0.45	0.48	0.51	0.78	0.78	0.78	0.78	0.78	1.05	0.98	1.00	1.00	1.00	1.05	0.98
	34	0.45	0.48	0.46	0.48	0.69	0.69	0.69	0.69	0.69	0.85	0.97	1.00	1.00	1.00	0.85	0.97
	35	0.48	0.45	0.47	0.50	0.77	0.77	0.77	0.77	0.77	1.04	0.98	1.00	1.00	1.00	1.04	0.98
	36	0.57	0.52	0.55	0.59	0.90	0.90	0.90	0.90	0.90	1.21	1.15	1.00	1.00	1.00	1.21	1.15
	37	0.47	0.43	0.46	0.48	0.75	0.75	0.75	0.75	0.75	1.00	0.95	1.00	1.00	1.00	1.00	0.95
	38	0.64	0.59	0.62	0.55	0.85	0.85	0.85	0.85	0.85	0.89	1.01	1.00	1.00	1.00	0.89	1.01
	39	0.49	0.48	0.49	0.46	0.69	0.69	0.69	0.69	0.69	0.63	0.82	1.00	1.00	1.00	0.63	0.82
	40	0.46	0.48	0.47	0.49	0.71	0.71	0.71	0.71	0.71	0.86	0.99	1.00	1.00	1.00	0.86	0.99
	41	0.56	0.52	0.54	0.58	0.89	0.89	0.89	0.89	0.89	1.17	1.11	1.00	1.00	1.00	1.17	1.11
	42	0.52	0.52	0.52	0.38	0.83	0.83	0.83	0.83	0.83	0.71	0.89	1.00	1.00	1.00	0.71	0.89
	43	0.71	0.62	0.68	0.63	0.78	0.78	0.78	0.78	0.78	0.60	0.83	1.00	1.00	1.00	0.60	0.83
	44	0.71	0.62	0.68	0.63	0.78	0.78	0.78	0.78	0.78	0.60	0.83	1.00	1.00	1.00	0.60	0.83
	45	0.56	0.51	0.54	0.48	0.75	0.75	0.75	0.75	0.75	0.78	0.87	1.00	1.00	1.00	0.78	0.87
	46	0.49	0.52	0.50	0.50	0.71	0.71	0.71	0.71	0.71	0.60	0.80	1.00	1.00	1.00	0.60	0.80
	47	0.45	0.53	0.48	0.51	0.80	0.80	0.80	0.80	0.80	0.46	0.98	1.00	1.00	1.00	0.46	0.98
	48	0.66	0.62	0.65	0.68	1.06	1.06	1.06	1.06	1.06	1.42	1.34	1.00	1.00	1.00	1.42	1.34
	49	0.49	0.46	0.48	0.51	0.79	0.79	0.79	0.79	0.79	1.06	1.00	1.00	1.00	1.00	1.06	1.00
	50	0.69	0.60	0.66	0.61	0.76	0.76	0.76	0.76	0.76	0.58	0.81	1.00	1.00	1.00	0.58	0.81
	51	0.72	0.63	0.69	0.64	0.80	0.80	0.80	0.80	0.80	0.61	0.85	1.00	1.00	1.00	0.61	0.85
	52	0.66	0.57	0.63	0.58	0.72	0.72	0.72	0.72	0.72	0.55	0.77	1.00	1.00	1.00	0.55	0.77
	53	0.69	0.60	0.66	0.61	0.76	0.76	0.76	0.76	0.76	0.58	0.81	1.00	1.00	1.00	0.58	0.81
	54	0.61	0.56	0.59	0.63	0.97	0.97	0.97	0.97	0.97	1.29	1.23	1.00	1.00	1.00	1.29	1.23
	55	0.63	0.58	0.61	0.65	1.00	1.00	1.00	1.00	1.00	1.34	1.27	1.00	1.00	1.00	1.34	1.27
	56	0.43	0.51	0.46	0.49	0.77	0.77	0.77	0.77	0.77	0.44	0.94	1.00	1.00	1.00	0.44	0.94
	57	0.42	0.50	0.45	0.48	0.76	0.76	0.76	0.76	0.76	0.43	0.93	1.00	1.00	1.00	0.43	0.93
	58	0.44	0.53	0.47	0.51	0.80	0.80	0.80	0.80	0.80	0.45	0.97	1.00	1.00	1.00	0.45	0.97

**State of Arkansas**  
**Allmerica Financial Benefit Insurance Company**  
**Private Passenger Automobile**

Exhibit 11  
Page 1

LIABILITY INCREASED LIMIT FACTORS							
BI Limit ('000's)	Limit Factor		PD Limit ('000's)	Limit Factor		CSL Limit ('000's)	Limit Factor
25/50	0.90		25	1.00		100	1.00
50/100	1.00		50	1.03		300	1.20
100/300	1.18		100	1.07		500	1.28
250/500	1.44						

COMPREHENSIVE	
Deductible	Factor
100	1.00
250	0.75
500	0.54
1,000	0.41
2,500	0.33

COLLISION	
Deductible	Factor
250	1.00
500	0.86
1,000	0.71
2,500	0.48

TOWING AND LABOR	
Limit Per Occurrence	Limit Factor
25	1.00
50	1.25
75	1.50

OPTIONAL LIMITS TRANSPORTATION EXPENSE		
Limit Per Day	Max Limit	Limit Factor
20	600	Included
30	900	1.00
40	1200	1.50
50	1500	1.80

UM/UIM INCREASED LIMIT FACTORS							
Limit ('000's)	UM BI Factor	UIM BI Factor	CSL Limit ('000's)	UM CSL Factor	UIM CSL Factor	Limit ('000's)	UM PD Factor
25/50	1.00	1.00	100	1.00	1.00	10	0.40
50/100	1.40	1.50	300	1.30	1.40	25	1.00
100/300	1.75	2.15	500	1.51	1.75	50	1.30
250/500	2.05	2.80				100	1.65

ADDITIONAL CUSTOMIZED EQUIPMENT*		
Range		Factor
From	To	
\$1	\$500	5.0
\$501	\$1,000	10.0
\$1,001	\$1,500	15.0
\$1,501	\$2,000	20.0
\$2,001	\$2,500	25.0
\$2,501	\$3,000	30.0
\$3,001	\$3,500	35.0
\$3,501	\$4,000	40.0
\$4,001	\$10,000	60.0
\$10,001	\$15,000	80.0
\$15,001	\$20,000	110.0
\$20,001	\$25,000	135.0
\$25,001	\$30,000	150.0
\$30,001	\$35,000	165.0
\$35,001	\$40,000	180.0
\$40,001	\$45,000	200.0
\$45,001	\$50,000	215.0
\$50,001	\$55,000	230.0
\$55,001	\$60,000	245.0
\$60,001	\$65,000	260.0
\$65,001	\$70,000	275.0
\$70,001	\$75,000	300.0
\$75,001	\$80,000	325.0
\$80,001	\$85,000	350.0
\$85,001	\$90,000	400.0
\$90,001	\$95,000	450.0
\$95,001	\$99,000	500.0

PIP	
Limit	Limit Factor
\$5,000 Med	0.60
Work Loss Benefit	0.20
\$5,000 Acc Death	0.20
\$5,000 Med and Work Loss	0.80
\$5,000 Med and Acc Death	0.80
\$5,000 Acc Death and Work Loss	0.40
\$5,000 Med/Acc Death/Work Loss	1.00
\$10,000 Med	1.20
\$10,000 Med and Work Loss	1.25
\$10,000 Med and \$5,000 Acc Death	1.25
\$10,000 Med/\$5,000 Acc Death/Work Loss	1.30
\$25,000 Med	1.60
\$25,000 Med and Work Loss	1.66
\$25,000 Med and \$5,000 Acc Death	1.66
\$25,000 Med/\$5,000 Acc Death/Work Loss	1.70

\* Up to \$1,000 is covered under standard policy contract automatically.

**State of AR**  
**Allmerica Financial Benefit Insurance Company**  
**Private Passenger Automobile**

Arkansas - Allmerica Financial Benefit (AFB.) - 1.0 Rules.doc 1

Effective Date: May 1, 2012 New Business and Renewals

<b><u>RULE CLASSIFICATION</u></b>	<b><u>RULE NUMBER</u></b>	<b><u>DESCRIPTION</u></b>
Common	C1	Definition of Private Passenger Auto; Motor Home;
	C2	Permitted Named Insured Unacceptable Risks
Money	M1	Cancellation Effective Dates/Times
	M2	Non-Sufficient Funds (NSF) Fee
	M3	Installment Fee
	M4	Return Premium Calculation on Cancelled Policies
	M5	Late Fee Charges/Grace Period
	M6	Reinstatement after Cancellation for Non-payment
Risk	R1	Policy Period
	R2	ZIP Code Level Rating
	R3	Residence Classification
	R4	Summary of Coverages Offered
	R5	Liability Increased Limits
	R6	Uninsured Motorists Limits
	R6.4	Underinsured Motorists Limits
	R6.5	Uninsured Motorists Property Damage
	R7	Account Credit
	R8	Physical Damage Deductibles
	R10	Multi-car Discount
	R11	Paid-in-Full Discount
	R12	Homeowner Discount
	R15	Insurance Score
	R16	No Hits
	R17	Thin Files
	R18	Underwriting Tier Re-Evaluation
	R19	Average Driver Factor
	R20	Household Structure Factor
	R21	Driver/Points Matrix Factor
	R22	Motor Vehicle Record Requests
	R23	Association Discount
	R26.1	Personal Injury Protection Limits
	R29	Hanover/Citizens As Proof of Prior
	R39	Transition Rule – Modification Factors
	R41	Transition Modification – New Program
	R42	Connections Prior Carrier Discount Rule
	R45	Youthful Driver Renewal Discount
	R46	Student Away at School Discount
	R47	Good Student Discount
	R50	Renewal Rate Capping
Operator	O1	Operator Definitions
	O2	Operator Classification
	O3	Driving Record Points
	O4	Financial Responsibility Filings
	O5	Named Operator Exclusion
	O6	Operator Related Discounts
	O7	Unverifiable Driving Record and Foreign Driver's License
	O8	Undisclosed Operator Surcharge
	O9	Driver Tier Factor
	O11	Permit Drivers

### **R39 – Transition Rule – Modification Factors**

From time to time, The Hanover Insurance group of companies (“Hanover”) may acquire another insurance company or agree to accept books of business from other insurers or insurance agencies. To minimize any possible rate disruption in placing the affected customers, the insuring Hanover company intends to use a transition modification factor determined by dividing the policyholder’s former premium by the premium outlined in this manual (“original premium”). The resulting transition modification factor would be multiplied by Hanover’s original premium to arrive at a transition premium for affected customers. At renewals, a transition modification factor would be applied, if necessary, to minimize continuing rate disruption and with the objective of bringing the transitioned customers in line with the rating program applicable to the rest of Hanover’s book of business within 10 years.

### **R41 – Transition Modification – New Program**

The Transition Modification – New Program factor is used in connection with the introduction of a new rating plan. Its purpose is to reduce policyholder disruption that may result from conversion of an existing Hanover policyholder into a new or different class plan. To minimize any possible rate disruption, we intend to use a transition modification factor determined by dividing the policyholder’s premium from the former rating plan by the premium outlined in this manual (“new premium”). The resulting transition modification factor would be multiplied by Hanover’s new premium to arrive at a transition premium for affected customers. At renewals, a transition modification factor would be applied, if necessary, to minimize continuing rate disruption and with the objective of bringing the transitioned customers in line with the rating program applicable to the rest of Hanover’s book of business over time.

### **R42 – Connections Prior Carrier Discount Rule**

A prior carrier discount will be applied to a new Connections Auto policy when the named insured or spouse’s prior auto insurance carrier is with a select company.

Note: For six months prior to the inception of the new Hanover policy the named insured or spouse must have carried Automobile liability insurance that was voluntarily issued by a select company with no lapse in coverage greater than 30 days. A policy issued through any residual market mechanism such as an assigned risk plan is not eligible. If the named insured or spouse obtained their license during this six month period, such person(s) must have maintained automobile liability insurance issued by a select company from the time such person(s) obtained their driver’s license, and there was no lapse in coverage greater than 30 days. Otherwise they are not eligible for the discount.

## **P24 – Roadside Assistance Coverage Endorsement**

For an increased premium, Roadside Assistance coverage is available. Coverage applies if a covered auto that an insured is occupying becomes disabled. Hanover's "Roadside Assistance Provider" will provide towing service to the nearest repair facility or to a location of the insured's choice from the location of disablement subject to the coverage limit. If the cost to tow to the nearest repair facility exceeds the coverage limit we will pay the necessary towing costs to the nearest repair facility.

Additionally, the following emergency roadside services are covered up to the coverage limit:

1. Delivery of fluids, including fuel, oil, or water;
2. Service to the battery;
3. Changing of flat tires;
4. Lockout service up to the coverage limit.

If service is not obtained through Hanover's "Roadside Assistance Provider" and another commercial towing service is used, reimbursement up to the coverage limit is allowed. The request for reimbursement must be submitted within 90 days of the disablement and a printed, itemized receipt showing the name, address, and telephone number of the towing service, and the cause of disablement must be included.

Coverage also includes the following conditions:

1. The costs of the fluids are not covered.
2. A subsequent tow for the same disablement (including from a service station, garage, repair shop, or any other location) is not covered.

Roadside Assistance coverage may only be purchased for a vehicle covered by Collision. The coverage limit is up to \$150 per disablement. When the "Roadside Assistance Provider" is not used, the coverage limit is up to \$75 per disablement.

In addition the Ultimate Towing and Labor section of the Ultimate Service Endorsement is amended to reflect that coverage up to \$75 is provided for your covered auto each time your keys are lost or broken.

Coverage under this endorsement is not available for motor homes or trailers or vehicles added using the Miscellaneous, Extended Non-Owner, or Snowmobile Type Vehicle Endorsement.

## **P25 – Extended Non-Owned Auto Coverage Endorsement – Vehicles Furnished or Available for Regular Use**

For an increased premium, the Extended Non-Owned Coverage endorsement may be purchased by an individual who owns an auto but also drives borrowed or rented autos or has a vehicle furnished for their regular use (e.g. company car). Extended Non-Owned Auto coverage will provide Liability and Medical Payments coverage while the Non-Owned Auto is being used. Coverage does not apply for Uninsured Motorists, Underinsured Motorists, or Physical Damage. Coverage does not apply for vehicles used as a public or livery conveyance.

Liability and Medical Payments coverage must be in effect on an owned vehicle in order for this endorsement to be applied.

SERFF Tracking Number: HNVX-G128026598 State: Arkansas

Filing Company: Allmerica Financial Benefit Insurance Co State Tracking Number:

Company Tracking Number: AR120526100001

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: \*PPA- Private Passenger Automobile 2010 and Forwar

Project Name/Number: \*PPA- Private Passenger Automobile 2010 and Forward/AR120526100001

## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> APCS-Auto Premium Comparison Survey	Filed	04/05/2012

**Comments:**

**Attachments:**

PPA Survey FORM HPCS.PDF

PPA Survey FORM HPCS.XLS

	Item Status:	Status Date:
<b>Bypassed - Item:</b> NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	04/05/2012
<b>Bypass Reason:</b> N/A for this filing.		
<b>Comments:</b>		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> NAIC loss cost data entry document	Filed	04/05/2012
<b>Comments:</b>		
<b>Attachment:</b> FORM RF-1 Rate Filing Abstract AFB 20120501.PDF		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Explanatory Memo	Filed	04/05/2012
<b>Comments:</b>		
<b>Attachment:</b> Explanatory Memo 20120501.PDF		

	Item Status:	Status Date:
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SERFF Tracking Number: HNVX-G128026598 State: Arkansas  
Filing Company: Allmerica Financial Benefit Insurance Co State Tracking Number:  
Company Tracking Number: AR120526100001  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: \*PPA- Private Passenger Automobile 2010 and Forwar  
Project Name/Number: \*PPA- Private Passenger Automobile 2010 and Forward/AR120526100001  
**Satisfied - Item:** AR Rate Schedule - Coversheet Filed 04/05/2012  
MARKED

**Comments:**

**Attachment:**

AR Rate Schedule 2012\_05\_01 Draft Coversheet.PDF

**Item Status:** **Status**  
**Date:**  
**Satisfied - Item:** AR Rate Schedule - Exhibit 6 Pg 1 Filed 04/05/2012  
MARKED

**Comments:**

**Attachment:**

AR Exh 6 Rate Sch 2012\_05\_01 Draft for objection.PDF

**Item Status:** **Status**  
**Date:**  
**Satisfied - Item:** AR Rate Schedule - Exhibit 8 Pg 3 Filed 04/05/2012  
MARKED

**Comments:**

**Attachment:**

AR Rate Schedule 2012\_05\_01 Draft Ex 8 Pg 3.PDF

**Item Status:** **Status**  
**Date:**  
**Satisfied - Item:** AR Rate Schedule - Exhibit 11 Pg 1 Filed 04/05/2012  
MARKED

**Comments:**

**Attachment:**

AR Rate Schedule 2012\_05\_01 Draft Ex 11 Pg 1.PDF

**Item Status:** **Status**  
**Date:**  
**Satisfied - Item:** AR Rule Guide - TOC MARKED Filed 04/05/2012

**Comments:**

**Attachment:**

SERFF Tracking Number: HNVX-G128026598 State: Arkansas  
Filing Company: Allmerica Financial Benefit Insurance Co State Tracking Number:  
Company Tracking Number: AR120526100001  
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)  
Product Name: \*PPA- Private Passenger Automobile 2010 and Forwar  
Project Name/Number: \*PPA- Private Passenger Automobile 2010 and Forward/AR120526100001  
AR\_MAP\_Rule\_Guide Eff 05\_01\_12 MARKED TOC.PDF

	Item Status:	Status Date:
<b>Satisfied - Item:</b> AR Rule Guide - Pg 13 MARKED <b>Comments:</b> <b>Attachment:</b> AR_MAP_Rule_Guide Eff 05_01_12 MARKED 13.PDF	Filed	04/05/2012

	Item Status:	Status Date:
<b>Satisfied - Item:</b> AR Rule Guide - Pg 28 MARKED <b>Comments:</b> <b>Attachment:</b> AR_MAP_Rule_Guide Eff 05_01_12 MARKED 28.PDF	Filed	04/05/2012

	Item Status:	Status Date:
<b>Satisfied - Item:</b> A-1 Private Passenger Auto Abstract <b>Comments:</b> <b>Attachment:</b> AR Form A-1 - AFB 20120501v2.PDF	Filed	04/05/2012

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Actuarial Support <b>Comments:</b> <b>Attachment:</b> Actuarial Support 20120501v2.PDF	Filed	04/05/2012

# Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified August 2005

NAIC Number: 41840  
 Company Name: Allmerica Financial Benefit Insurance Co.  
 Contact Person: Nathan Senra  
 Telephone No.: 508-855-2105  
 Email Address: [nsenra@hanover.com](mailto:nsenra@hanover.com)  
 Effective Date: 5/1/2012

## DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG 0 %  
 AUTO/HOMEOWNERS 3 %  
 GOOD STUDENT 5 %  
 ANTI-THEFT DEVICE Comp only 25 %  
 Over 55 Defensive Driver Discount 5 %  
 \$250/\$500 Deductible Comp./Coll. Coll only 9 %

## Assumptions to Use:

- 1 Liability -Minimum \$25,000 per person
- 2 Bodily Injury \$50,000 per accident  
\$25,000 per accident
- 3 Property Damage \$100 deductible per accident
- 4 Comprehensive & Collision \$250 deductible per accident
- 5 The insured has elected to accept:  
Uninsured motorist property and bodily injury equal to liability coverage  
Underinsured bodily injury equal to liability coverage
- 6 Personal Injury Protection of \$5,000 for medical, loss wages according to statute and \$5,000 accidental
- 7 If male and female rates are different, use the highest of the two

Submit to: Arkansas Insurance Department  
 1200 West Third Street  
 Little Rock, AR 72201-1904

Telephone: 501-371-2800  
 Email as an attachment [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)  
 You may also attach to a SERFF filing or submit on a compact disk

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
		Gender	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
Vehicle	Coverages	Age	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$1,725	\$2,200	\$703	\$717	\$2,362	\$3,010	\$964	\$984	\$2,527	\$3,243	\$1,002	\$1,021	\$2,246	\$2,863	\$916	\$934	\$2,331	\$2,993	\$933	\$951
	Minimum Liability with Comprehensive and Collision		\$3,047	\$4,107	\$1,294	\$1,248	\$4,462	\$6,062	\$2,015	\$1,903	\$3,820	\$5,115	\$1,611	\$1,562	\$4,245	\$5,769	\$1,915	\$1,808	\$3,951	\$5,341	\$1,719	\$1,641
	100/300/50 Liability with Comprehensive and Collision		\$2,829	\$3,809	\$1,114	\$1,086	\$4,132	\$5,602	\$1,718	\$1,637	\$3,621	\$4,853	\$1,402	\$1,374	\$3,932	\$5,331	\$1,633	\$1,558	\$3,707	\$5,006	\$1,484	\$1,433
2003 Ford Explorer "XL" 2WD, 4 door	Minimum Liability		\$1,934	\$2,453	\$791	\$806	\$2,649	\$3,359	\$1,085	\$1,104	\$2,825	\$3,615	\$1,124	\$1,146	\$2,519	\$3,191	\$1,029	\$1,049	\$2,607	\$3,336	\$1,046	\$1,067
	Minimum Liability with Comprehensive and Collision		\$3,779	\$5,119	\$1,620	\$1,549	\$5,594	\$7,642	\$2,571	\$2,399	\$4,633	\$6,236	\$1,982	\$1,906	\$5,321	\$7,269	\$2,443	\$2,282	\$4,876	\$6,627	\$2,156	\$2,042
	100/300/50 Liability with Comprehensive and Collision		\$3,469	\$4,690	\$1,378	\$1,330	\$5,118	\$6,975	\$2,159	\$2,038	\$4,348	\$5,852	\$1,705	\$1,658	\$4,868	\$6,636	\$2,052	\$1,936	\$4,515	\$6,133	\$1,831	\$1,755
2003 Honda Odyssey "EX"	Minimum Liability		\$1,476	\$1,848	\$626	\$638	\$2,023	\$2,529	\$855	\$873	\$2,141	\$2,706	\$878	\$894	\$1,923	\$2,407	\$813	\$827	\$1,977	\$2,500	\$819	\$834
	Minimum Liability with Comprehensive and Collision		\$3,229	\$4,379	\$1,410	\$1,340	\$4,808	\$6,577	\$2,247	\$2,090	\$3,855	\$5,188	\$1,685	\$1,610	\$4,573	\$6,260	\$2,139	\$1,986	\$4,124	\$5,617	\$1,862	\$1,752
	100/300/50 Liability with Comprehensive and Collision		\$2,936	\$3,971	\$1,192	\$1,144	\$4,353	\$5,940	\$1,880	\$1,764	\$3,577	\$4,813	\$1,440	\$1,389	\$4,142	\$5,653	\$1,786	\$1,677	\$3,779	\$5,137	\$1,574	\$1,493
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$1,774	\$2,204	\$749	\$763	\$2,428	\$3,014	\$1,028	\$1,044	\$2,572	\$3,225	\$1,055	\$1,074	\$2,311	\$2,867	\$979	\$995	\$2,367	\$2,970	\$979	\$999
	Minimum Liability with Comprehensive and Collision		\$4,022	\$5,453	\$1,767	\$1,674	\$6,045	\$8,279	\$2,880	\$2,653	\$4,784	\$6,431	\$2,118	\$2,012	\$5,753	\$7,876	\$2,739	\$2,525	\$5,145	\$7,009	\$2,358	\$2,207
	100/300/50 Liability with Comprehensive and Collision		\$3,628	\$4,909	\$1,479	\$1,411	\$5,433	\$7,425	\$2,375	\$2,212	\$4,400	\$5,919	\$1,783	\$1,711	\$5,169	\$7,065	\$2,261	\$2,103	\$4,682	\$6,369	\$1,967	\$1,856
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$1,548	\$1,946	\$649	\$663	\$2,120	\$2,662	\$890	\$906	\$2,250	\$2,854	\$914	\$932	\$2,016	\$2,531	\$847	\$864	\$2,075	\$2,635	\$854	\$870
	Minimum Liability with Comprehensive and Collision		\$4,009	\$5,503	\$1,776	\$1,668	\$6,114	\$8,484	\$2,973	\$2,708	\$4,680	\$6,381	\$2,100	\$1,973	\$5,819	\$8,073	\$2,828	\$2,578	\$5,136	\$7,089	\$2,398	\$2,218
	100/300/50 Liability with Comprehensive and Collision		\$3,600	\$4,931	\$1,483	\$1,404	\$5,469	\$7,563	\$2,443	\$2,247	\$4,288	\$5,839	\$1,765	\$1,677	\$5,204	\$7,196	\$2,324	\$2,137	\$4,650	\$6,396	\$1,994	\$1,861
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$1,748	\$2,185	\$729	\$741	\$2,392	\$2,992	\$996	\$1,016	\$2,545	\$3,209	\$1,030	\$1,049	\$2,280	\$2,845	\$948	\$966	\$2,342	\$2,958	\$955	\$971
	Minimum Liability with Comprehensive and Collision		\$3,162	\$4,227	\$1,372	\$1,314	\$4,670	\$6,309	\$2,168	\$2,032	\$3,936	\$5,228	\$1,701	\$1,640	\$4,449	\$6,004	\$2,062	\$1,933	\$4,093	\$5,503	\$1,827	\$1,734
	100/300/50 Liability with Comprehensive and Collision		\$2,904	\$3,884	\$1,164	\$1,129	\$4,279	\$5,775	\$1,821	\$1,724	\$3,689	\$4,913	\$1,459	\$1,424	\$4,073	\$5,497	\$1,733	\$1,638	\$3,795	\$5,105	\$1,552	\$1,491

*SERFF Tracking Number:*      *HN VX-G128026598*      *State:*      *Arkansas*  
*Filing Company:*      *Allmerica Financial Benefit Insurance Co*      *State Tracking Number:*  
*Company Tracking Number:*      *AR120526100001*  
*TOI:*      *19.0 Personal Auto*      *Sub-TOI:*      *19.0001 Private Passenger Auto (PPA)*  
*Product Name:*      *\*PPA- Private Passenger Automobile 2010 and Forwar*  
*Project Name/Number:*      *\*PPA- Private Passenger Automobile 2010 and Forward/AR120526100001*

Attachment "PPA Survey FORM HPCS.XLS" is not a PDF document and cannot be reproduced here.

## NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
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		Company Name		Company NAIC Number
3.	A.	<b>Allmerica Financial Benefit Insurance Co.</b>	B.	<b>088-41840</b>

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	<b>19.0 Personal Auto</b>	B.	<b>19.0001 Private Passenger Auto (PPA)</b>

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
BI	11.9%	2.7%	N/A	N/A	N/A	N/A	N/A
PD	17.1%	10.8%					
UM / UIM	8.5%	7.6%					
PIP/MP	20.5%	19.1%					
Comp (incl. OLTE)	14.1%	10.5%					
Coll	4.0%	-1.7%					
TOTAL OVERALL EFFECT	10.7%	5.0%					

6.

5 Year History

Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2007	2,781	-18.9% 3.0%	05/01/07 11/05/07	995	652	65.6%	62.6%
2008	5,558	4.3%	10/01/08	3,794	2,573	67.8%	67.0%
2009	8,167	3.1% 3.3%	04/01/09 11/19/09	8,152	4,991	61.2%	69.7%
2010	10,191	N/A	N/A	11,540	7,579	65.7%	71.1%
2011	11,918	4.5%, 2.5%	05/01/11, 11/01/11	14,783	10,135	68.6%	66.0%

7.

Liability

Physical  
Damage

Expense Constants	Selecte d Provisio ns	Selecte d Provisio ns
A. Total Production Expense	16.0%	16.0%
B. General Expense	10.8 %	8.2%
C. Taxes, License & Fees	3.1%	3.1%
D. Underwriting Profit & Contingencies	2.7%	6.4%


E. Other (explain) <b>Residual Market ULAE</b>	<b>0.2%</b> <b>11.3%</b>	<b>0.3%</b> <b>11.6%</b>
F. TOTAL	<b>44.2%</b>	<b>45.6%</b>

8.   N   Apply Lost Cost Factors to Future filings? (Y or N)
9.  10.0%  Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable):      Multiple Territories
10.  -2.0%  Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable):      Multiple Territories

**Allmerica Financial Benefit Insurance Company  
State of Arkansas  
Private Passenger Connections Auto Program**

**Effective: May 1, 2012 for Renewal Business and New Business  
Explanatory Memorandum – Page 1 of 3**

**Proposal**

We are proposing an overall +6.4% rate change for our Arkansas Private Passenger Connections Auto Program effective 05/01/2012 for new and renewal business. In order to better serve our customers and improve our Connections auto program, we propose to make the following adjustments.

- § Revise Deductible & Increase Limit Factors
- § Revise Territory Relativities
- § Revise Base Rates

**Overall Rate Change**

The rate change that we propose varies by coverage and is shown in Exhibit 7.

**Deductible & Increase Limit Factors**

We propose an adjustment to our deductible and increase limit factors in order to better align pricing with risk levels and local competition. Specific factor changes, loss ratio relativities and competitive analysis can be found Exhibit 8.

**Territory Relativities**

We propose to adjust our territorial factors in order to better align pricing with risk levels and also to align with the local competition. Specific factor increases and decreases can be found Exhibit 9. Please refer to Exhibit 10 for the territory indication. The estimated rate impact of the territorial changes is 0.2%.

**Base Rates**

In order to achieve an overall rate change of 6.4%, we are adjusting base rates by coverage as outlined in Exhibit 11. Due to rate capping, we will realize 6.2% of this change this year.

**Allmerica Financial Benefit Insurance Company  
State of Arkansas  
Private Passenger Connections Auto Program**

**Effective: May 1, 2012 for Renewal Business and New Business  
Explanatory Memorandum – Page 2 of 3**

**Exhibit Index**

Exhibit 1	Indication Summary
Exhibit 2	Indication by Coverage
Exhibit 3	Premium Trend
Exhibit 4	Loss Trend
Exhibit 5	Loss Development
Exhibit 6	Expenses
Exhibit 7	Disruption by coverage
Exhibit 8	Revised Deductible and Increase Limit Factors
Exhibit 9	Revised Territory Factors
Exhibit 10	Territory Indication
Exhibit 11	Revised Base Rates



**Allmerica Financial Benefit Insurance Company**  
**State of Arkansas**  
**Private Passenger Connections Auto Program**

**Effective:** May 1, 2012 for Renewal Business and New Business  
**Explanatory Memorandum – Page 3 of 3**

**R39 – Transition Rule - Modification Factors**

We are updating our Transition Rule to indicate that policies will be transitioned to unity within a 10 year period. This transition process applies to policies with debit or credit modification factors for auto or home or combined auto and homeowner premiums.

**Roadside Assistance Rule:**

The additional emergency services outlined in Rule P24 - Roadside Assistance Coverage Endorsement are being revised to remove reference to inflating a tire. Our service provider can change a tire or tow the vehicle but they are not equipped to inflate the tire. All other services remain unchanged. The corresponding form filing has also been submitted.

**Allmerica Financial Benefit Insurance Company  
Private Passenger Automobile**

**State of Arkansas  
Effective 05/01/2012  
Rate Schedule**

**State of Arkansas**  
**Allmerica Financial Benefit Insurance Company**  
**Private Passenger Automobile**

**Semi-Annual Base Rates**

Coverage	Base Rate
Bodily Injury	\$369
Property Damage	\$306
Combined Single Limit	\$654
PIP	\$200
UM BI	\$44
UIM BI	\$48
UM PD	\$28
UM CSL	\$97
UIM CSL	\$96
Comprehensive	\$384
Collision	\$353
Optional Limits Transportation Expense	\$14
Towing & Labor	\$7
Comprehensive Auto Loan/Lease	\$21
Collision Auto Loan/Lease	\$18
Additional Customized Equipment	\$8
<b><u>Endorsement Rates</u></b>	
Travel Right Endorsement	\$16.00
Reassurance Plus	\$5.00
Home Care Services	\$3.00
Rental Coverage Upgrade	\$5.00
Roadside Assistance	\$8.00

**State of Arkansas**  
**Allmerica Financial Benefit Insurance Company**  
**Private Passenger Automobile**

**GARAGING TERRITORY**  
**RATING FACTORS**

	Territory	BI	PD	CSL	PIP	UMBI	UIMBI	UMPD	UM CSL	UIM CSL	Comp	Coll	OLTE	T&L	Add Cust Equip	Comp Loan Lease	Coll. Loan Lease
Out of State - High:	099	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	1.00	1.00	1.00	3.00	3.00
Out of State - Low:	098	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	1.00	1.00	1.00	2.00	2.00
Unacceptable Out of State	097	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	1.00	1.00	1.00	8.00	8.00
	03	0.46	0.49	0.47	0.50	0.70	0.70	0.70	0.70	0.70	0.87	0.99	1.00	1.00	1.00	0.87	0.99
	04	0.51	0.48	0.50	0.53	0.83	0.83	0.83	0.83	0.83	1.11	1.05	1.00	1.00	1.00	1.11	1.05
	05	0.45	0.43	0.45	0.47	0.74	0.74	0.74	0.74	0.74	0.98	0.92	1.00	1.00	1.00	0.98	0.92
	06	0.48	0.49	0.48	0.50	0.74	0.74	0.74	0.74	0.74	0.89	1.03	1.00	1.00	1.00	0.89	1.03
	07	0.46	0.43	0.45	0.48	0.74	0.74	0.74	0.74	0.74	0.99	0.93	1.00	1.00	1.00	0.99	0.93
	08	0.55	0.55	0.55	0.42	0.89	0.89	0.89	0.89	0.89	0.75	0.96	1.00	1.00	1.00	0.75	0.96
	09	0.53	0.55	0.54	0.50	0.67	0.67	0.67	0.67	0.67	0.72	0.92	1.00	1.00	1.00	0.72	0.92
	10	0.48	0.52	0.49	0.49	0.70	0.70	0.70	0.70	0.70	0.59	0.78	1.00	1.00	1.00	0.59	0.78
	11	0.49	0.46	0.48	0.50	0.78	0.78	0.78	0.78	0.78	1.04	0.98	1.00	1.00	1.00	1.04	0.98
	12	0.50	0.49	0.50	0.47	0.70	0.70	0.70	0.70	0.70	0.64	0.84	1.00	1.00	1.00	0.64	0.84
	15	0.42	0.40	0.42	0.45	0.77	0.77	0.77	0.77	0.77	0.98	0.84	1.00	1.00	1.00	0.98	0.84
	16	0.48	0.48	0.48	0.38	0.80	0.80	0.80	0.80	0.80	0.46	0.95	1.00	1.00	1.00	0.46	0.95
	17	0.41	0.49	0.44	0.47	0.74	0.74	0.74	0.74	0.74	0.42	0.89	1.00	1.00	1.00	0.42	0.89
	18	0.75	0.76	0.75	0.77	1.00	1.00	1.00	1.00	1.00	1.30	1.70	1.00	1.00	1.00	1.30	1.70
	19	0.81	0.77	0.79	0.77	1.00	1.00	1.00	1.00	1.00	1.22	1.74	1.00	1.00	1.00	1.22	1.74
	20	0.60	0.54	0.58	0.48	0.68	0.68	0.68	0.68	0.68	0.60	0.90	1.00	1.00	1.00	0.60	0.90
	21	0.54	0.49	0.52	0.47	0.73	0.73	0.73	0.73	0.73	0.76	0.84	1.00	1.00	1.00	0.76	0.84
	22	0.42	0.44	0.43	0.46	0.66	0.66	0.66	0.66	0.66	0.80	0.92	1.00	1.00	1.00	0.80	0.92
	23	0.54	0.49	0.52	0.56	0.86	0.86	0.86	0.86	0.86	1.15	1.08	1.00	1.00	1.00	1.15	1.08
	24	0.60	0.55	0.58	0.62	0.95	0.95	0.95	0.95	0.95	1.27	1.21	1.00	1.00	1.00	1.27	1.21
	25	0.49	0.51	0.49	0.49	0.79	0.79	0.79	0.79	0.79	0.43	0.80	1.00	1.00	1.00	0.43	0.80
	27	0.46	0.49	0.47	0.47	0.67	0.67	0.67	0.67	0.67	0.56	0.74	1.00	1.00	1.00	0.56	0.74
	28	0.49	0.48	0.49	0.46	0.69	0.69	0.69	0.69	0.69	0.63	0.83	1.00	1.00	1.00	0.63	0.83
	29	0.75	0.66	0.72	0.67	0.82	0.82	0.82	0.82	0.82	0.64	0.89	1.00	1.00	1.00	0.64	0.89
	30	0.44	0.46	0.45	0.48	0.68	0.68	0.68	0.68	0.68	0.83	0.95	1.00	1.00	1.00	0.83	0.95
	31	0.42	0.44	0.43	0.45	0.64	0.64	0.64	0.64	0.64	0.78	0.90	1.00	1.00	1.00	0.78	0.90
	32	0.44	0.46	0.44	0.46	0.67	0.67	0.67	0.67	0.67	0.82	0.94	1.00	1.00	1.00	0.82	0.94
	33	0.50	0.45	0.48	0.51	0.78	0.78	0.78	0.78	0.78	1.05	0.98	1.00	1.00	1.00	1.05	0.98
	34	0.45	0.48	0.46	0.48	0.69	0.69	0.69	0.69	0.69	0.85	0.97	1.00	1.00	1.00	0.85	0.97
	35	0.48	0.45	0.47	0.50	0.77	0.77	0.77	0.77	0.77	1.04	0.98	1.00	1.00	1.00	1.04	0.98
	36	0.57	0.52	0.55	0.59	0.90	0.90	0.90	0.90	0.90	1.21	1.15	1.00	1.00	1.00	1.21	1.15
	37	0.47	0.43	0.46	0.48	0.75	0.75	0.75	0.75	0.75	1.00	0.95	1.00	1.00	1.00	1.00	0.95
	38	0.64	0.59	0.62	0.55	0.85	0.85	0.85	0.85	0.85	0.89	1.01	1.00	1.00	1.00	0.89	1.01
	39	0.49	0.48	0.49	0.46	0.69	0.69	0.69	0.69	0.69	0.63	0.82	1.00	1.00	1.00	0.63	0.82
	40	0.46	0.48	0.47	0.49	0.71	0.71	0.71	0.71	0.71	0.86	0.99	1.00	1.00	1.00	0.86	0.99
	41	0.56	0.52	0.54	0.58	0.89	0.89	0.89	0.89	0.89	1.17	1.11	1.00	1.00	1.00	1.17	1.11
	42	0.52	0.52	0.52	0.38	0.83	0.83	0.83	0.83	0.83	0.71	0.89	1.00	1.00	1.00	0.71	0.89
	43	0.71	0.62	0.68	0.63	0.78	0.78	0.78	0.78	0.78	0.60	0.83	1.00	1.00	1.00	0.60	0.83
	44	0.71	0.62	0.68	0.63	0.78	0.78	0.78	0.78	0.78	0.60	0.83	1.00	1.00	1.00	0.60	0.83
	45	0.56	0.51	0.54	0.48	0.75	0.75	0.75	0.75	0.75	0.78	0.87	1.00	1.00	1.00	0.78	0.87
	46	0.49	0.52	0.50	0.50	0.71	0.71	0.71	0.71	0.71	0.60	0.80	1.00	1.00	1.00	0.60	0.80
	47	0.45	0.53	0.48	0.51	0.80	0.80	0.80	0.80	0.80	0.46	0.98	1.00	1.00	1.00	0.46	0.98
	48	0.66	0.62	0.65	0.68	1.06	1.06	1.06	1.06	1.06	1.42	1.34	1.00	1.00	1.00	1.42	1.34
	49	0.49	0.46	0.48	0.51	0.79	0.79	0.79	0.79	0.79	1.06	1.00	1.00	1.00	1.00	1.06	1.00
	50	0.69	0.60	0.66	0.61	0.76	0.76	0.76	0.76	0.76	0.58	0.81	1.00	1.00	1.00	0.58	0.81
	51	0.72	0.63	0.69	0.64	0.80	0.80	0.80	0.80	0.80	0.61	0.85	1.00	1.00	1.00	0.61	0.85
	52	0.66	0.57	0.63	0.58	0.72	0.72	0.72	0.72	0.72	0.55	0.77	1.00	1.00	1.00	0.55	0.77
	53	0.69	0.60	0.66	0.61	0.76	0.76	0.76	0.76	0.76	0.58	0.81	1.00	1.00	1.00	0.58	0.81
	54	0.61	0.56	0.59	0.63	0.97	0.97	0.97	0.97	0.97	1.29	1.23	1.00	1.00	1.00	1.29	1.23
	55	0.63	0.58	0.61	0.65	1.00	1.00	1.00	1.00	1.00	1.34	1.27	1.00	1.00	1.00	1.34	1.27
	56	0.43	0.51	0.46	0.49	0.77	0.77	0.77	0.77	0.77	0.44	0.94	1.00	1.00	1.00	0.44	0.94
	57	0.42	0.50	0.45	0.48	0.76	0.76	0.76	0.76	0.76	0.43	0.93	1.00	1.00	1.00	0.43	0.93
	58	0.44	0.53	0.47	0.51	0.80	0.80	0.80	0.80	0.80	0.45	0.97	1.00	1.00	1.00	0.45	0.97

**State of Arkansas**  
**Allmerica Financial Benefit Insurance Company**  
**Private Passenger Automobile**

Exhibit 11  
Page 1

LIABILITY INCREASED LIMIT FACTORS							
BI Limit ('000's)	Limit Factor		PD Limit ('000's)	Limit Factor		CSL Limit ('000's)	Limit Factor
25/50	0.90		25	1.00		100	1.00
50/100	1.00		50	1.03		300	1.20
100/300	1.18		100	1.07		500	1.28
250/500	1.44						

COMPREHENSIVE	
Deductible	Factor
100	1.00
250	0.75
500	0.54
1,000	0.41
2,500	0.33

COLLISION	
Deductible	Factor
250	1.00
500	0.86
1,000	0.71
2,500	0.48

TOWING AND LABOR	
Limit Per Occurrence	Limit Factor
25	1.00
50	1.25
75	1.50

OPTIONAL LIMITS TRANSPORTATION EXPENSE		
Limit Per Day	Max Limit	Limit Factor
20	600	Included
30	900	1.00
40	1200	1.50
50	1500	1.80

UM/UIM INCREASED LIMIT FACTORS							
Limit ('000's)	UM BI Factor	UIM BI Factor	CSL Limit ('000's)	UM CSL Factor	UIM CSL Factor	Limit ('000's)	UM PD Factor
25/50	1.00	1.00	100	1.00	1.00	10	0.40
50/100	1.40	1.50	300	1.30	1.40	25	1.00
100/300	1.75	2.15	500	1.51	1.75	50	1.30
250/500	2.05	2.80				100	1.65

ADDITIONAL CUSTOMIZED EQUIPMENT*		
Range		Factor
From	To	
\$1	\$500	5.0
\$501	\$1,000	10.0
\$1,001	\$1,500	15.0
\$1,501	\$2,000	20.0
\$2,001	\$2,500	25.0
\$2,501	\$3,000	30.0
\$3,001	\$3,500	35.0
\$3,501	\$4,000	40.0
\$4,001	\$10,000	60.0
\$10,001	\$15,000	80.0
\$15,001	\$20,000	110.0
\$20,001	\$25,000	135.0
\$25,001	\$30,000	150.0
\$30,001	\$35,000	165.0
\$35,001	\$40,000	180.0
\$40,001	\$45,000	200.0
\$45,001	\$50,000	215.0
\$50,001	\$55,000	230.0
\$55,001	\$60,000	245.0
\$60,001	\$65,000	260.0
\$65,001	\$70,000	275.0
\$70,001	\$75,000	300.0
\$75,001	\$80,000	325.0
\$80,001	\$85,000	350.0
\$85,001	\$90,000	400.0
\$90,001	\$95,000	450.0
\$95,001	\$99,000	500.0

PIP	
Limit	Limit Factor
\$5,000 Med	0.60
Work Loss Benefit	0.20
\$5,000 Acc Death	0.20
\$5,000 Med and Work Loss	0.80
\$5,000 Med and Acc Death	0.80
\$5,000 Acc Death and Work Loss	0.40
\$5,000 Med/Acc Death/Work Loss	1.00
\$10,000 Med	1.20
\$10,000 Med and Work Loss	1.25
\$10,000 Med and \$5,000 Acc Death	1.25
\$10,000 Med/\$5,000 Acc Death/Work Loss	1.30
\$25,000 Med	1.60
\$25,000 Med and Work Loss	1.66
\$25,000 Med and \$5,000 Acc Death	1.66
\$25,000 Med/\$5,000 Acc Death/Work Loss	1.70

\* Up to \$1,000 is covered under standard policy contract automatically.

**State of AR**  
**Allmerica Financial Benefit Insurance Company**  
**Private Passenger Automobile**

Arkansas - Allmerica Financial Benefit (AFB.) - 1.0 Rules.doc 1

Effective Date: ~~May 1, 2011~~ **May 1, 2012** New Business and Renewals

<b><u>RULE CLASSIFICATION</u></b>	<b><u>RULE NUMBER</u></b>	<b><u>DESCRIPTION</u></b>
Common	C1	Definition of Private Passenger Auto; Motor Home;
	C2	Permitted Named Insured Unacceptable Risks
Money	M1	Cancellation Effective Dates/Times
	M2	Non-Sufficient Funds (NSF) Fee
	M3	Installment Fee
	M4	Return Premium Calculation on Cancelled Policies
	M5	Late Fee Charges/Grace Period
	M6	Reinstatement after Cancellation for Non-payment
Risk	R1	Policy Period
	R2	ZIP Code Level Rating
	R3	Residence Classification
	R4	Summary of Coverages Offered
	R5	Liability Increased Limits
	R6	Uninsured Motorists Limits
	R6.4	Underinsured Motorists Limits
	R6.5	Uninsured Motorists Property Damage
	R7	Account Credit
	R8	Physical Damage Deductibles
	R10	Multi-car Discount
	R11	Paid-in-Full Discount
	R12	Homeowner Discount
	R15	Insurance Score
	R16	No Hits
	R17	Thin Files
	R18	Underwriting Tier Re-Evaluation
	R19	Average Driver Factor
	R20	Household Structure Factor
	R21	Driver/Points Matrix Factor
	R22	Motor Vehicle Record Requests
	R23	Association Discount
	R26.1	Personal Injury Protection Limits
	R29	Hanover/Citizens As Proof of Prior
	R39	Transition Rule – Modification Factors
	R41	Transition Modification – New Program
	R42	Connections Prior Carrier Discount Rule
	R45	Youthful Driver Renewal Discount
	R46	Student Away at School Discount
	R47	Good Student Discount
	R50	Renewal Rate Capping
Operator	O1	Operator Definitions
	O2	Operator Classification
	O3	Driving Record Points
	O4	Financial Responsibility Filings
	O5	Named Operator Exclusion
	O6	Operator Related Discounts
	O7	Unverifiable Driving Record and Foreign Driver's License
	O8	Undisclosed Operator Surcharge
	O9	Driver Tier Factor
	O11	Permit Drivers

### **R39 – Transition Rule – Modification Factors**

From time to time, The Hanover Insurance group of companies (“Hanover”) may acquire another insurance company or agree to accept books of business from other insurers or insurance agencies. To minimize any possible rate disruption in placing the affected customers, the insuring Hanover company intends to use a transition modification factor determined by dividing the policyholder’s former premium by the premium outlined in this manual (“original premium”). The resulting transition modification factor would be multiplied by Hanover’s original premium to arrive at a transition premium for affected customers. At renewals, a transition modification factor would be applied, if necessary, to minimize continuing rate disruption and with the objective of bringing the transitioned customers in line with the rating program applicable to the rest of Hanover’s book of business ~~over time~~ within 10 years.

### **R41 – Transition Modification – New Program**

The Transition Modification – New Program factor is used in connection with the introduction of a new rating plan. Its purpose is to reduce policyholder disruption that may result from conversion of an existing Hanover policyholder into a new or different class plan. To minimize any possible rate disruption, we intend to use a transition modification factor determined by dividing the policyholder’s premium from the former rating plan by the premium outlined in this manual (“new premium”). The resulting transition modification factor would be multiplied by Hanover’s new premium to arrive at a transition premium for affected customers. At renewals, a transition modification factor would be applied, if necessary, to minimize continuing rate disruption and with the objective of bringing the transitioned customers in line with the rating program applicable to the rest of Hanover’s book of business over time.

### **R42 – Connections Prior Carrier Discount Rule**

A prior carrier discount will be applied to a new Connections Auto policy when the named insured or spouse’s prior auto insurance carrier is with a select company.

Note: For six months prior to the inception of the new Hanover policy the named insured or spouse must have carried Automobile liability insurance that was voluntarily issued by a select company with no lapse in coverage greater than 30 days. A policy issued through any residual market mechanism such as an assigned risk plan is not eligible. If the named insured or spouse obtained their license during this six month period, such person(s) must have maintained automobile liability insurance issued by a select company from the time such person(s) obtained their driver’s license, and there was no lapse in coverage greater than 30 days. Otherwise they are not eligible for the discount.

## **P24 – Roadside Assistance Coverage Endorsement**

For an increased premium, Roadside Assistance coverage is available. Coverage applies if a covered auto that an insured is occupying becomes disabled. Hanover's "Roadside Assistance Provider" will provide towing service to the nearest repair facility or to a location of the insured's choice from the location of disablement subject to the coverage limit. If the cost to tow to the nearest repair facility exceeds the coverage limit we will pay the necessary towing costs to the nearest repair facility.

Additionally, the following emergency roadside services are covered up to the coverage limit:

1. Delivery of fluids, including fuel, oil, or water;
2. Service to the battery;
3. Changing ~~or inflating~~ of flat tires;
4. Lockout service up to the coverage limit.

If service is not obtained through Hanover's "Roadside Assistance Provider" and another commercial towing service is used, reimbursement up to the coverage limit is allowed. The request for reimbursement must be submitted within 90 days of the disablement and a printed, itemized receipt showing the name, address, and telephone number of the towing service, and the cause of disablement must be included.

Coverage also includes the following conditions:

1. The costs of the fluids are not covered.
2. A subsequent tow for the same disablement (including from a service station, garage, repair shop, or any other location) is not covered.

Roadside Assistance coverage may only be purchased for a vehicle covered by Collision. The coverage limit is up to \$150 per disablement. When the "Roadside Assistance Provider" is not used, the coverage limit is up to \$75 per disablement.

In addition the Ultimate Towing and Labor section of the Ultimate Service Endorsement is amended to reflect that coverage up to \$75 is provided for your covered auto each time your keys are lost or broken.

Coverage under this endorsement is not available for motor homes or trailers or vehicles added using the Miscellaneous, Extended Non-Owner, or Snowmobile Type Vehicle Endorsement.

## **P25 – Extended Non-Owned Auto Coverage Endorsement – Vehicles Furnished or Available for Regular Use**

For an increased premium, the Extended Non-Owned Coverage endorsement may be purchased by an individual who owns an auto but also drives borrowed or rented autos or has a vehicle furnished for their regular use (e.g. company car). Extended Non-Owned Auto coverage will provide Liability and Medical Payments coverage while the Non-Owned Auto is being used. Coverage does not apply for Uninsured Motorists, Underinsured Motorists, or Physical Damage. Coverage does not apply for vehicles used as a public or livery conveyance.

Liability and Medical Payments coverage must be in effect on an owned vehicle in order for this endorsement to be applied.



ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable, so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Allmerica Financial Benefit Insurance Co.  
NAIC # (including group #) 088-41840

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? ☐ Yes ☒ No

If yes, list the areas:

\_\_\_\_\_  
\_\_\_\_\_

2. Do you furnish a market for young drivers? ☒ Yes ☐ No

3. Do require collateral business to support a youthful driver? ☐ Yes ☒ No

4. Do you insure drivers with an international or foreign driver's license? ☒ Yes ☐ No

5. Specify the percentage you allow in credit or discounts for the following:

- |                            |        |
|----------------------------|--------|
| a. Driver over 55          | 0%     |
| b. Good Student Discount   | 5%     |
| c. Multi-car Discount      | 15-33% |
| d. Accident Free Discount* | 0%     |

Please Specify Qualification for Discount:

\_\_\_\_\_

- |                        |       |
|------------------------|-------|
| e. Anti-Theft Discount | 25%   |
| f. Other (specify)     |       |
| Homeowner              | 3%    |
| Account Credit         | 3%    |
| Paid in Full           | 6-19% |

6. Do you have an installment payment plan for automobile insurance? ☒ Yes ☐ No  
If so, what is the fee for installment payments? \$6

\_\_\_\_\_

7. Does your company utilize a tiered rating plan? ☐ Yes ☒ No

If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume
---------	-----------------------	--------

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Signature
Nathan Senra
Printed Name
Pricing Analyst
Title
508-855-2105
Telephone Number
nsenra@hanover.com
Email address



# Arkansas

## Personal Auto - All Companies Combined - Connections & Non-Connections

### Rate Indication Summary Exhibit

<u>Coverage</u>	Retrosp. Annual Loss <u>Trend</u>	Retrosp. Annual Premium <u>Trend</u>	Prosp. Annual Loss <u>Trend</u>	Prosp. Annual Premium <u>Trend</u>	Rate Change <u>Indication +</u>
Bodily Injury *	0.0%	-1.9%	1.9%	-2.9%	11.9%
Property Damage *	2.0%	-2.8%	0.0%	-3.8%	17.1%
UM/UIM	0.0%	-1.0%	0.0%	-2.0%	8.5%
Med Pay	2.0%	-1.8%	1.9%	-2.8%	20.5%
Comprehensive **	0.0%	-1.9%	2.0%	-2.9%	14.1%
Collision	0.1%	0.1%	2.0%	0.1%	4.0%
All Liability Coverages:	0.7%	-2.0%	1.0%	-3.0%	13.4%
All Physical Damage Coverages:	0.1%	-0.5%	2.0%	-0.9%	7.2%
<b>Total</b>	<b>0.5%</b>	<b>-1.4%</b>	<b>1.3%</b>	<b>-2.1%</b>	<b>10.7%</b>

**+Rate indication targets a 95.8% Combined Ratio**

\* CSL experience is distributed to BI and PD separately.

\*\* Includes Towing, Rental Reimbursement and Sound/Receiving Equip.

**Arkansas**  
**Personal Auto - All Companies Combined - Connections & Non-Connections**  
**Total Limits Bodily Injury Rate Indication for Rates Effective 5/1/2012**  
**Includes CSL - BI Experience**

		Accident Year Ending:				
		<u>09/30/07</u>	<u>09/30/08</u>	<u>09/30/09</u>	<u>09/30/10</u>	<u>09/30/11</u>
1	Earned Premium - BI ONLY	1,378,760	1,756,375	2,058,984	2,520,226	3,108,899
	Written Premium - BI ONLY	1,558,208	1,843,869	2,237,022	2,800,767	3,387,580
	Earned Premium (Incl.CSL BI)	1,515,401	1,939,402	2,334,437	2,954,102	3,779,405
	Written Premium (incl.CSL BI)	1,708,985	2,062,472	2,566,244	3,358,015	4,151,112
	Uncapped Earned Premium (Incl.CSL BI)					3,781,373
2	Uncapped Written Premium (incl.CSL BI)					4,151,112
	Current Rate Level Factor	1.316	1.232	1.237	1.190	1.107
3 = 1-2	Premium at CRL	1,993,819	2,389,268	2,887,650	3,515,893	4,186,597
4a	Annual Prem Trend - Retrospective	0.7%	-0.9%	-1.5%	-1.7%	-1.9%
5a	Prem Trend Factor - Retrospective	1.027	0.974	0.970	0.983	1.000
4b	Annual Prem Trend - Prospective	-0.8%	-2.1%	-2.6%	-2.8%	-2.9%
5b	Prem Trend Factor - Prospective	0.984	0.984	0.984	0.984	0.984
6 = 3*5a*5b	Trended Premium	2,017,605	2,233,790	2,655,054	3,262,203	3,944,888
	Incurred Losses - BI & CSL BI	671,940	1,177,130	1,358,626	2,089,842	2,269,382
7	Incurred Loss @ 9/30/11	671,940	1,177,130	1,358,626	2,089,842	2,269,382
8	Loss Development Factor	0.992	0.989	1.000	1.061	1.343
9 = 7*8	Est Ultimate Incurred Loss	666,564	1,164,182	1,358,626	2,217,322	3,047,780
10a	Annual Loss Trend - Retrospective	2.3%	0.6%	0.1%	0.2%	0.0%
10b	Loss Trend Factor - Retrospective	1.096	1.020	1.003	1.002	1.000
11a	Annual Loss Trend - Prospective	2.7%	2.1%	1.9%	1.9%	1.9%
11b	Loss Trend Factor - Prospective	1.056	1.056	1.056	1.056	1.056
12 = 9*10b*11b	Trended Incurred Losses	771,931	1,238,852	1,415,911	2,310,715	3,164,887
13	ALAE (% of Loss)	1.9%	1.9%	1.9%	1.9%	1.9%
14 = 12*(1+13)	Trended Loss & ALAE	786,598	1,262,390	1,442,814	2,354,619	3,225,019
15a = 14÷6	Projected Loss & ALAE Ratio	39.0%	56.5%	54.3%	72.2%	81.8%
16	Accident Year Weights	10.0%	15.0%	20.0%	25.0%	30.0%
17a = Sum(16-15a)	Projected Loss & ALAE Ratio					65.8%
19	Permissible Loss & ALAE Ratio to yield a Combined Ratio of					55.8%
		97.3%				
20	Non-Cat Loss Ratio Trend Factor					1.102
21 = 19-20	Trended Permissible Loss & ALAE Ratio					61.5%
22a	Fixed Expense					16.9%
22b	Variable Expense (incl Profit)					27.3%
23a	Incurred Feature Counts	88	244	305	479	399
23b	Incurred Feature Count Weight Credibility	1	1	1	1	1
						0.683
24b=[17a*23b+21*(1.0-23b)+22a]/(19+22a)-1.0	Indicated Rate Change					11.9%

**Arkansas**  
**Personal Auto - All Companies Combined - Connections & Non-Connections**  
**Total Limits Property Damage Rate Indication for Rates Effective 5/1/2012**  
**Includes CSL - PD Experience**

		Accident Year Ending:				
		<u>09/30/07</u>	<u>09/30/08</u>	<u>09/30/09</u>	<u>09/30/10</u>	<u>09/30/11</u>
1	Earned Premium - PD ONLY	825,883	1,031,844	1,277,966	1,673,656	2,079,849
	Written Premium - PD ONLY	901,869	1,089,394	1,457,064	1,860,745	2,305,899
	Earned Premium (Incl.CSL PD)	910,106	1,148,054	1,454,574	1,952,495	2,511,239
	Written Premium (incl.CSL PD)	996,022	1,230,384	1,670,681	2,223,070	2,802,871
	Uncapped Earned Premium (Incl.CSL PD)					2,512,647
2	Uncapped Written Premium (incl.CSL PD)					2,802,871
	Current Rate Level Factor	1.332	1.399	1.373	1.225	1.125
3 = 1-2	Premium at CRL	1,212,090	1,605,955	1,996,666	2,391,644	2,827,026
4a	Annual Prem Trend - Retrospective	1.3%	-1.3%	-2.3%	-2.6%	-2.8%
5a	Prem Trend Factor - Retrospective	1.056	0.962	0.955	0.974	1.000
4b	Annual Prem Trend - Prospective	-0.5%	-2.7%	-3.4%	-3.7%	-3.8%
5b	Prem Trend Factor - Prospective	0.989	0.989	0.989	0.989	0.989
6 = 3*5a*5b	Trended Premium	1,268,974	1,466,909	1,777,306	2,158,569	2,611,452
	Incurred Losses - PD & CSL PD	529,798	932,200	1,049,323	1,472,619	1,691,190
7	Incurred Loss @ 9/30/11	529,798	932,200	1,049,323	1,472,619	1,691,190
8	Loss Development Factor	1.000	1.000	1.001	1.008	1.140
9 = 7*8	Est Ultimate Incurred Loss	529,798	932,200	1,050,372	1,484,400	1,927,957
10a	Annual Loss Trend - Retrospective	2.0%	2.0%	2.0%	2.0%	2.0%
10b	Loss Trend Factor - Retrospective	1.082	1.061	1.040	1.020	1.000
11a	Annual Loss Trend - Prospective	1.7%	0.5%	0.1%	0.1%	0.0%
11b	Loss Trend Factor - Prospective	1.034	1.034	1.034	1.034	1.034
12 = 9*10b*11b	Trended Incurred Losses	593,065	1,000,038	1,095,586	1,516,088	1,929,077
13	ALAE (% of Loss)	1.9%	1.9%	1.9%	1.9%	1.9%
14 = 12*(1+13)	Trended Loss & ALAE	604,334	1,019,038	1,116,403	1,544,894	1,965,729
15a = 14÷6	Projected Loss & ALAE Ratio	47.6%	69.5%	62.8%	71.6%	75.3%
16	Accident Year Weights	10.0%	15.0%	20.0%	25.0%	30.0%
17a = Sum(16-15a)	Projected Loss & ALAE Ratio					68.2%
19	Permissible Loss & ALAE Ratio to yield a Combined Ratio of	97.3%				55.8%
20	Non-Cat Loss Ratio Trend Factor					1.083
21 = 19-20	Trended Permissible Loss & ALAE Ratio					60.4%
22a	Fixed Expense					16.9%
22b	Variable Expense (incl Profit)					27.3%
23a	Incurred Feature Counts	233	336	447	621	698
23b	Incurred Feature Count Weight Credibility	1	1	1	1	1
24b=[17a*23b+21*(1.0-23b)+22a]/(19+22a)-1.0	Indicated Rate Change					17.1%

**Arkansas**  
**Personal Auto - All Companies Combined - Connections & Non-Connections**  
**Total Limits Uninsured/Underinsured Motorists Rate Indication for Rates Effective 5/1/2012**

		Accident Year Ending:				
		<u>09/30/07</u>	<u>09/30/08</u>	<u>09/30/09</u>	<u>09/30/10</u>	<u>09/30/11</u>
1	Earned Premium	594,248	748,356	953,280	1,259,711	1,584,936
	Written Premium	667,153	808,556	1,080,914	1,425,016	1,732,801
	Uncapped Earned Premium					1,585,746
	Uncapped Written Premium					1,732,801
2	Current Rate Level Factor	1.308	1.260	1.270	1.178	1.117
3 = 1-2	Premium at CRL	777,474	943,099	1,211,085	1,483,714	1,771,404
4a	Annual Prem Trend - Retrospective	-1.9%	-1.3%	-1.1%	-1.1%	-1.0%
5a	Prem Trend Factor - Retrospective	0.927	0.961	0.978	0.989	1.000
4b	Annual Prem Trend - Prospective	-1.1%	-1.7%	-1.9%	-1.9%	-2.0%
5b	Prem Trend Factor - Prospective	0.978	0.978	0.978	0.978	0.978
6 = 3*5a*5b	Trended Premium	704,377	875,411	1,139,264	1,410,701	1,701,355
	Incurred Loss Evaluated @ 9/30/11	299,070	598,911	494,456	664,914	839,604
7	Net Incurred Losses	299,070	598,911	494,456	664,914	839,604
8	Loss Development Factor	1.012	1.002	1.078	1.255	1.858
9 = 7*8	Est Ultimate Incurred Loss	302,659	600,109	533,024	834,467	1,559,984
10a	Annual Loss Trend - Retrospective	0.6%	0.5%	0.0%	0.0%	0.0%
10b	Loss Trend Factor - Retrospective	1.023	1.015	1.000	1.000	1.000
11a	Annual Loss Trend - Prospective	0.6%	0.5%	0.0%	0.1%	0.0%
11b	Loss Trend Factor - Prospective	1.012	1.012	1.012	1.012	1.012
12 = 9*10b*11b	Trended Incurred Losses	313,513	615,653	532,964	835,959	1,561,334
13	ALAE (% of Loss)	1.9%	1.9%	1.9%	1.9%	1.9%
14 = 12*(1+13)	Trended Loss & ALAE	319,470	627,350	543,090	851,843	1,590,999
15a = 14÷6	Projected Loss & ALAE Ratio	45.4%	71.7%	47.7%	60.4%	93.5%
16	Accident Year Weights	10.0%	15.0%	20.0%	25.0%	30.0%
17a = Sum(16-15a)	Projected Loss & ALAE Ratio					68.0%
19	Permissible Loss & ALAE Ratio to yield a Combined Ratio of	97.3%				55.8%
20	Non-Cat Loss Ratio Trend Factor					1.042
21 = 19-20	Trended Permissible Loss & ALAE Ratio					58.1%
22a	Fixed Expense					16.9%
22b	Variable Expense (incl Profit)					27.3%
23a	Incurred Feature Counts	50	77	118	123	121
	Incurred Feature Count Weight	1	1	1	1	1
23b	Credibility					0.388
24b=[17a*23b+21*(1.0-23b)+22a]/(19+22a)-1.0	Indicated Rate Change					8.5%

**Arkansas**  
**Personal Auto - All Companies Combined - Connections & Non-Connections**  
**Medical Payments Rate Indication for Rates Effective 5/1/2012**

		Accident Year Ending:				
		<u>09/30/07</u>	<u>09/30/08</u>	<u>09/30/09</u>	<u>09/30/10</u>	<u>09/30/11</u>
1	Earned Premium	267,499	190,327	167,638	291,339	455,419
	Written Premium	181,286	79,047	49,857	38,097	29,651
	Earned Premium	267,499	190,327	167,638	291,339	455,419
	Written Premium	181,286	79,047	49,857	38,097	29,651
	Uncapped Earned Premium					455,419
2	Uncapped Written Premium					29,651
	Current Rate Level Factor	1.513	2.215	2.906	1.924	1.389
	Premium at CRL	404,756	421,561	487,095	560,537	632,387
3 = 1-2						
4a	Annual Prem Trend - Retrospective	0.8%	-0.6%	-1.4%	-1.7%	-1.8%
5a	Prem Trend Factor - Retrospective	1.031	0.981	0.972	0.983	1.000
4b	Annual Prem Trend - Prospective	-0.7%	-1.9%	-2.5%	-2.7%	-2.8%
5b	Prem Trend Factor - Prospective	0.986	0.986	0.986	0.986	0.986
6 = 3*5a*5b						
	Trended Premium	411,709	398,636	449,960	521,300	596,455
	Incurred Loss Evaluated @ 9/30/11	132,417	251,707	309,641	417,017	462,487
7	Net Incurred Losses	132,417	251,707	309,641	417,017	462,487
8	Loss Development Factor	0.999	1.003	1.007	1.021	0.967
9 = 7*8						
	Est Ultimate Incurred Loss	132,285	252,462	311,808	425,774	447,225
10a	Annual Loss Trend - Retrospective	2.9%	2.3%	2.1%	2.0%	2.0%
10b	Loss Trend Factor - Retrospective	1.121	1.070	1.043	1.020	1.000
11a	Annual Loss Trend - Prospective	2.9%	2.2%	2.0%	1.9%	1.9%
11b	Loss Trend Factor - Prospective	1.059	1.059	1.059	1.059	1.059
12 = 9*10b*11b						
	Trended Incurred Losses	157,125	282,145	338,556	451,707	464,781
13	ALAE (% of Loss)	1.9%	1.9%	1.9%	1.9%	1.9%
14 = 12*(1+13)						
	Trended Loss & ALAE	160,111	287,505	344,988	460,289	473,612
15a = 14÷6						
	Projected Loss & ALAE Ratio	38.9%	72.1%	76.7%	88.3%	79.4%
16	Accident Year Weights	10.0%	15.0%	20.0%	25.0%	30.0%
17a = Sum(16-15a)						
	Projected Loss & ALAE Ratio					75.9%
19	Permissible Loss & ALAE Ratio to yield a Combined Ratio of	97.3%				55.8%
20	Non-Cat Loss Ratio Trend Factor					1.102
21 = 19-20						
	Trended Permissible Loss & ALAE Ratio					61.5%
22a	Fixed Expense					16.9%
22b	Variable Expense (incl Profit)					27.3%
23a	Incurred Feature Counts	70	123	183	237	269
23b						
	Incurred Feature Count Weight	1	1	1	1	1
	Credibility					0.638
24b=[17a*23b+21*(1.0-23b)+22a]/(19+22a)-1.0						
	Indicated Rate Change					20.5%

**Arkansas**  
**Personal Auto - All Companies Combined - Connections & Non-Connections**  
**Comprehensive, Towing, Rental Reimbursement and Sound Equipment Rate Indication Indication for Rates Effective 5/1/2012**

		Accident Year Ending:				
		<u>09/30/07</u>	<u>09/30/08</u>	<u>09/30/09</u>	<u>09/30/10</u>	<u>09/30/11</u>
1	Earned Premium	618,130	812,161	1,022,068	1,473,608	2,017,363
	Written Premium	699,211	857,853	1,196,607	1,741,421	2,263,953
	Uncapped Earned Premium					2,018,163
	Uncapped Written Premium					2,263,953
2	Current Rate Level Factor	1.346	1.334	1.410	1.225	1.103
3 = 1-2	Premium at CRL	831,936	1,083,212	1,441,103	1,804,687	2,226,584
4a	Annual Prem Trend - Retrospective	1.5%	-0.6%	-1.5%	-1.7%	-1.9%
5a	Prem Trend Factor - Retrospective	1.064	0.982	0.971	0.983	1.000
4b	Annual Prem Trend - Prospective	0.5%	-1.6%	-2.5%	-2.7%	-2.9%
5b	Prem Trend Factor - Prospective	1.011	1.011	1.011	1.011	1.011
6 = 3*5a*5b	Trended Premium	895,360	1,030,792	1,330,330	1,676,661	2,099,488
7a	Incurred Loss Evaluated @ 9/30/11	216,059	675,574	797,809	840,023	1,873,102
7b	Catastrophe Losses	2,788	67,823	82,018	12,765	635,974
7c = 7a-7b	Net Incurred Losses	213,271	607,751	715,791	827,258	1,237,128
8	Loss Development Factor	1.000	1.000	1.000	0.999	1.043
9 = 7c*8	Est Ultimate Incurred Loss	213,271	607,751	715,791	826,431	1,290,325
10a	Annual Loss Trend - Retrospective	1.8%	0.4%	0.1%	0.0%	0.0%
10b	Loss Trend Factor - Retrospective	1.073	1.013	1.003	1.000	1.000
11a	Annual Loss Trend - Prospective	2.9%	2.2%	2.1%	2.0%	2.0%
11b	Loss Trend Factor - Prospective	1.059	1.059	1.059	1.059	1.059
12 = 9*10b*11b	Trended Incurred Losses	242,260	643,825	748,450	861,532	1,344,420
13	ALAE (% of Loss)	1.5%	1.5%	1.5%	1.5%	1.5%
14 = 12*(1+13)	Trended Loss & ALAE	245,894	653,482	759,676	874,455	1,364,586
15a = 14÷6	Projected Loss & ALAE Ratio	27.5%	63.4%	57.1%	52.2%	65.0%
16	Accident Year Weights	10.0%	15.0%	20.0%	25.0%	30.0%
17a = Sum(16-15a)	Projected Loss Ratio (Excluding Catastrophes)					56.2%
19a	Hurricane Loss & ALAE Ratio					0.0%
19b	Other Catastrophes Loss & ALAE Ratio					7.6%
19c	Permissible Loss & ALAE Ratio Excluding Catastrophes to yield a Combined Ratio of	93.6%				46.7%
20a	Cat Annual Loss Trend					0.0%
20b	Cat Loss Ratio Trend Factor					1.061
20c	Non-Cat Loss Ratio Trend Factor					1.105
21a = 19a*20b	Trended Hurricane Loss & ALAE Ratio					0.0%
21b = 19b*20b	Trended Other Catastrophes Loss & ALAE Ratio					8.0%
21c = 19c*20c	Trended Permissible Loss & ALAE Ratio Excluding Catastrophes					51.6%
22a	Fixed Expense					16.1%
22b	Variable Expense (incl Profit)					29.6%
23a	Incurred Feature Counts	490	784	1,009	1,416	2,141
	Incurred Feature Count Weight	1	1	1	1	1
23b	Credibility					1.000
24b=[17a*23b+21c*(1.0-23b)+22a+21a+21b]/(19+22a+21a Indicated Rate Change						14.1%



**Arkansas**  
**Personal Auto - All Companies Combined - Connections & Non-Connections**  
**Collision Rate Indication for Rates Effective 5/1/2012**

		Accident Year Ending:				
		<u>09/30/07</u>	<u>09/30/08</u>	<u>09/30/09</u>	<u>09/30/10</u>	<u>09/30/11</u>
1	Earned Premium	1,591,797	2,279,457	3,144,011	3,897,426	4,735,568
	Written Premium	1,774,383	2,664,037	3,493,654	4,268,784	5,136,058
	Uncapped Earned Premium					4,737,338
	Uncapped Written Premium					5,136,058
2	Current Rate Level Factor	1.030	1.008	0.927	0.933	0.954
3 = 1-2	Premium at CRL	1,639,668	2,297,773	2,914,569	3,635,932	4,518,307
4a	Annual Prem Trend - Retrospective	2.6%	1.0%	0.4%	0.2%	0.1%
5a	Prem Trend Factor - Retrospective	1.109	1.029	1.008	1.002	1.000
4b	Annual Prem Trend - Prospective	1.7%	0.6%	0.3%	0.1%	0.1%
5b	Prem Trend Factor - Prospective	1.035	1.035	1.035	1.035	1.035
6 = 3*5a*5b	Trended Premium	1,883,919	2,397,622	2,953,753	3,653,676	4,525,094
	Incurred Loss Evaluated @ 9/30/11	986,885	1,296,176	1,524,982	1,855,310	2,710,356
7	Net Incurred Losses	986,885	1,296,176	1,524,982	1,855,310	2,710,356
8	Loss Development Factor	1.000	1.000	0.999	0.995	0.969
9 = 7*8	Est Ultimate Incurred Loss	986,885	1,296,176	1,523,457	1,846,033	2,626,335
10a	Annual Loss Trend - Retrospective	1.7%	0.6%	0.2%	0.1%	0.1%
10b	Loss Trend Factor - Retrospective	1.070	1.018	1.005	1.001	1.000
11a	Annual Loss Trend - Prospective	2.0%	2.0%	2.0%	2.0%	2.0%
11b	Loss Trend Factor - Prospective	1.041	1.041	1.041	1.041	1.041
12 = 9*10b*11b	Trended Incurred Losses	1,099,246	1,373,752	1,593,681	1,923,969	2,734,273
13	ALAE (% of Loss)	1.5%	1.5%	1.5%	1.5%	1.5%
14 = 12*(1+13)	Trended Loss & ALAE	1,115,734	1,394,358	1,617,586	1,952,828	2,775,287
15a = 14÷6	Projected Loss & ALAE Ratio	59.2%	58.2%	54.8%	53.4%	61.3%
16	Accident Year Weights	10.0%	15.0%	20.0%	25.0%	30.0%
17a = Sum(16-15a)	Projected Loss & ALAE Ratio					57.4%
19	Permissible Loss & ALAE Ratio to yield a Combined Ratio of	93.6%				54.5%
20	Non-Cat Loss Ratio Trend Factor					1.040
21 = 19-20	Trended Permissible Loss & ALAE Ratio					56.7%
22a	Fixed Expense					15.9%
22b	Variable Expense (incl Profit)					29.6%
23a	Incurred Feature Counts	365	411	565	749	976
	Incurred Feature Count Weight	1	1	1	1	1
23b	Credibility					1.000
24b=[17a*23b+21*(1.0-23b)+22a]/(19+22a)-1.0	Indicated Rate Change					4.0%

## Earned Premium at Current Rate Level

Rolling AY-QTR Ending	BI	PD	UM	CM	CL
200703	1,518,552	892,411	647,426	680,462	1,460,049
200704	1,349,359	792,934	568,765	608,418	1,308,184
200801	1,154,426	679,510	474,764	520,049	1,122,845
200802	955,686	565,343	381,063	427,077	927,575
200803	773,053	461,291	297,767	342,577	748,957
200804	633,466	381,399	236,894	279,943	615,560
200901	530,106	321,782	193,782	233,718	516,889
200902	452,525	276,902	161,184	199,126	442,720
200903	394,995	243,067	138,708	173,363	387,684
200904	351,032	216,959	121,619	152,765	343,575
201001	316,871	196,302	108,801	136,845	309,186
201002	287,190	177,945	98,521	123,312	279,999
201003	261,742	162,172	89,534	111,706	253,445
201004	235,819	146,212	81,009	101,885	229,722
201101	209,911	130,534	72,513	92,136	205,987
201102	188,694	117,286	65,602	84,416	187,140
201103	171,700	106,345	59,661	77,557	171,344

## Earned Car Years

Rolling AY-QTR Ending	BI	PD	UM	CM	CL
200703	6,203	6,203	12,004	5,527	5,367
200704	5,473	5,473	10,555	4,852	4,716
200801	4,617	4,617	8,856	4,043	3,938
200802	3,746	3,746	7,139	3,218	3,140
200803	2,974	2,974	5,628	2,505	2,444
200804	2,407	2,407	4,522	1,995	1,947
200901	1,988	1,988	3,719	1,627	1,587
200902	1,662	1,662	3,098	1,344	1,309
200903	1,438	1,438	2,676	1,147	1,116
200904	1,272	1,272	2,369	999	973
201001	1,152	1,152	2,151	892	868
201002	1,057	1,057	1,978	811	789
201003	965	965	1,812	736	715
201004	866	866	1,631	664	643
201101	769	769	1,450	592	574
201102	695	695	1,311	535	519
201103	634	634	1,189	486	471

Note: Liability exposure uses BI, PhysDam uses CL and Total uses Liability.

## Average Earned Premium at Current Rate Level

Rolling AY-QTR Ending	BI	PD	UM	CM	CL
200703	245	144	54	123	272
200704	247	145	54	125	277
200801	250	147	54	129	285
200802	255	151	53	133	295
200803	260	155	53	137	306
200804	263	158	52	140	316
200901	267	162	52	144	326
200902	272	167	52	148	338
200903	275	169	52	151	347
200904	276	171	51	153	353
201001	275	170	51	153	356
201002	272	168	50	152	355
201003	271	168	49	152	355
201004	272	169	50	154	357
201101	273	170	50	156	359
201102	271	169	50	158	360
201103	271	168	50	160	364

## Year Over Year

Latest 4 Quarters Ending	BI	PD	UM	CM	CL
200803	6.2%	7.8%	-1.9%	11.1%	12.6%
200903	5.7%	9.0%	-2.0%	10.6%	13.3%
201003	-1.3%	-0.6%	-4.7%	0.4%	2.1%
201103	-0.2%	-0.2%	1.6%	5.2%	2.6%

Latest 4 Year	2.5%	3.9%	-1.8%	6.7%	7.5%
Latest 3 Year	1.4%	2.6%	-1.7%	5.3%	5.9%
Latest 2 Year	-0.7%	-0.4%	-1.6%	2.8%	2.3%

## Fitted Annual Premium Trend\*

4 Year Trend	2.7%	4.3%	-2.3%	6.5%	7.8%
3 Year Trend	1.0%	2.2%	-2.1%	4.4%	5.1%
2 Year Trend	-0.8%	-0.5%	-1.5%	2.3%	1.8%
1 Year Trend	-0.3%	-0.2%	1.6%	5.2%	2.4%

\* Log Fit

## Selected Trend

	BI	PD	UM	CM	CL
Retrospective	1.0%	2.0%	-2.0%	2.0%	3.0%
Prospective	-0.5%	0.0%	-1.0%	1.0%	2.0%

## Earned Premium at Current Rate Level

Rolling AY-QTR Ending	BI	PD	UM	CM	CL
200703	193,313	138,197	85,839	94,688	231,255
200704	411,815	294,020	181,342	207,993	512,862
200801	679,064	483,150	301,171	352,140	865,282
200802	975,245	691,334	439,713	522,255	1,259,931
200803	1,246,379	879,929	573,702	685,308	1,632,958
200804	1,461,555	1,028,432	689,460	826,858	1,936,154
200901	1,648,791	1,156,315	792,072	953,411	2,202,284
200902	1,813,293	1,268,717	881,473	1,063,364	2,439,886
200903	1,953,280	1,364,083	960,204	1,162,242	2,650,841
200904	2,088,177	1,453,955	1,033,351	1,256,775	2,859,314
201001	2,221,903	1,541,253	1,105,057	1,351,643	3,069,906
201002	2,357,191	1,627,668	1,178,510	1,450,871	3,298,455
201003	2,497,741	1,716,401	1,254,368	1,559,058	3,544,896
201004	2,631,322	1,800,931	1,329,854	1,667,587	3,794,992
201101	2,757,156	1,882,179	1,403,763	1,776,605	4,051,914
201102	2,879,473	1,962,577	1,476,257	1,886,629	4,306,032
201103	2,994,597	2,040,232	1,544,798	1,990,148	4,545,559

## Earned Car Years

Rolling AY-QTR Ending	BI	PD	UM	CM	CL
200703	1,155	1,155	2,297	982	957
200704	2,386	2,386	4,770	2,067	2,017
200801	3,868	3,868	7,785	3,403	3,320
200802	5,459	5,459	11,083	4,863	4,742
200803	6,888	6,888	14,125	6,209	6,049
200804	8,042	8,042	16,672	7,312	7,114
200901	9,089	9,090	19,013	8,329	8,073
200902	10,080	10,081	21,195	9,297	8,951
200903	11,010	11,010	23,216	10,239	9,763
200904	11,969	11,969	25,253	11,251	10,602
201001	12,931	12,931	27,263	12,284	11,427
201002	13,924	13,924	29,371	13,413	12,309
201003	14,918	14,918	31,549	14,649	13,242
201004	15,883	15,883	33,731	15,953	14,183
201101	16,819	16,819	35,872	17,270	15,132
201102	17,757	17,757	37,998	18,575	16,072
201103	18,658	18,658	39,982	19,768	16,946

Note: Liability exposure uses BI, PhysDam uses CL and Total uses Liability.

## Average Earned Premium at Current Rate Level

Rolling AY-QTR Ending	BI	PD	UM	CM	CL
200703	167	120	37	96	242
200704	173	123	38	101	254
200801	176	125	39	103	261
200802	179	127	40	107	266
200803	181	128	41	110	270
200804	182	128	41	113	272
200901	181	127	42	114	273
200902	180	126	42	114	273
200903	177	124	41	114	272
200904	174	121	41	112	270
201001	172	119	41	110	269
201002	169	117	40	108	268
201003	167	115	40	106	268
201004	166	113	39	105	268
201101	164	112	39	103	268
201102	162	111	39	102	268
201103	160	109	39	101	268

## Year Over Year

Latest 4 Quarters Ending	BI	PD	UM	CM	CL
200803	8.2%	6.8%	8.7%	14.5%	11.8%
200903	-2.0%	-3.0%	1.8%	2.8%	0.6%
201003	-5.6%	-7.1%	-3.9%	-6.2%	-1.4%
201103	-4.1%	-5.0%	-2.8%	-5.4%	0.2%

Latest 4 Year	-1.0%	-2.2%	0.8%	1.1%	2.7%
Latest 3 Year	-3.9%	-5.1%	-1.7%	-3.0%	-0.2%
Latest 2 Year	-4.9%	-6.1%	-3.3%	-5.8%	-0.6%

## Fitted Annual Premium Trend\*

4 Year Trend	-2.2%	-3.4%	0.2%	-0.1%	1.3%
3 Year Trend	-4.5%	-5.7%	-2.4%	-4.2%	-0.6%
2 Year Trend	-4.8%	-6.1%	-3.4%	-6.0%	-0.5%
1 Year Trend	-4.2%	-5.0%	-2.8%	-5.4%	0.2%

\* Log Fit

## Selected Trend

	BI	PD	UM	CM	CL
Retrospective	-2.0%	-3.0%	-1.0%	-2.0%	0.0%
Prospective	-3.0%	-4.0%	-2.0%	-3.0%	0.0%

**ARKANSAS**  
**PERSONAL AUTOMOBILE - BODILY INJURY**

Exhibit 4  
1 of 10

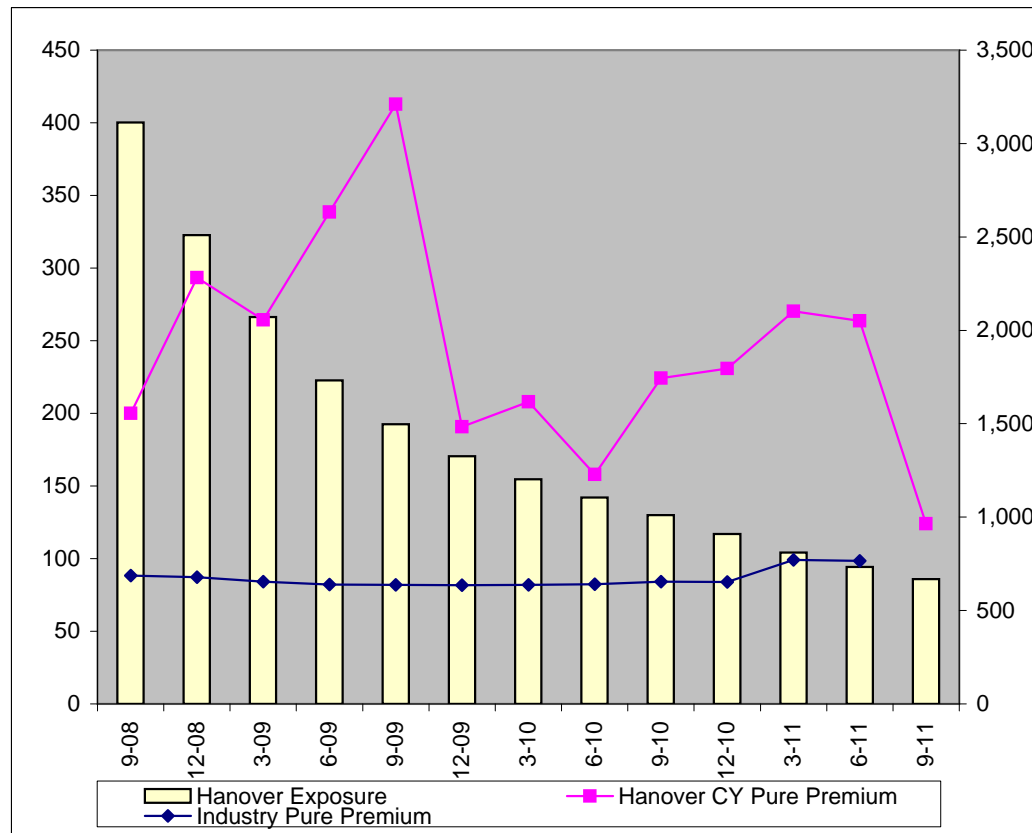
**PURE PREMIUM - Non-Connections**

4 Qtrs. Ending	Hanover CY	Industry	Han CY - Ind Percent Difference
	Average Pure Premium	Average Pure Premium	
9-08	200	88	126.7%
12-08	293	87	236.6%
3-09	264	84	213.9%
6-09	339	82	311.8%
9-09	413	82	404.3%
12-09	191	82	133.2%
3-10	208	82	153.4%
6-10	158	82	91.9%
9-10	224	84	166.5%
12-10	231	84	175.2%
3-11	270	99	172.9%
6-11	264	98	168.0%
9-11	124		

FITTED		
ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	-12.1%	2.4%
2 Years	-17.8%	9.5%
Latest Year	-34.4%	23.1%

**Selected Trends**

Retrospective: 3.0%  
Prospective: 3.0%



**ARKANSAS**  
**PERSONAL AUTOMOBILE - PROPERTY DAMAGE**

Exhibit 4  
2 of 10

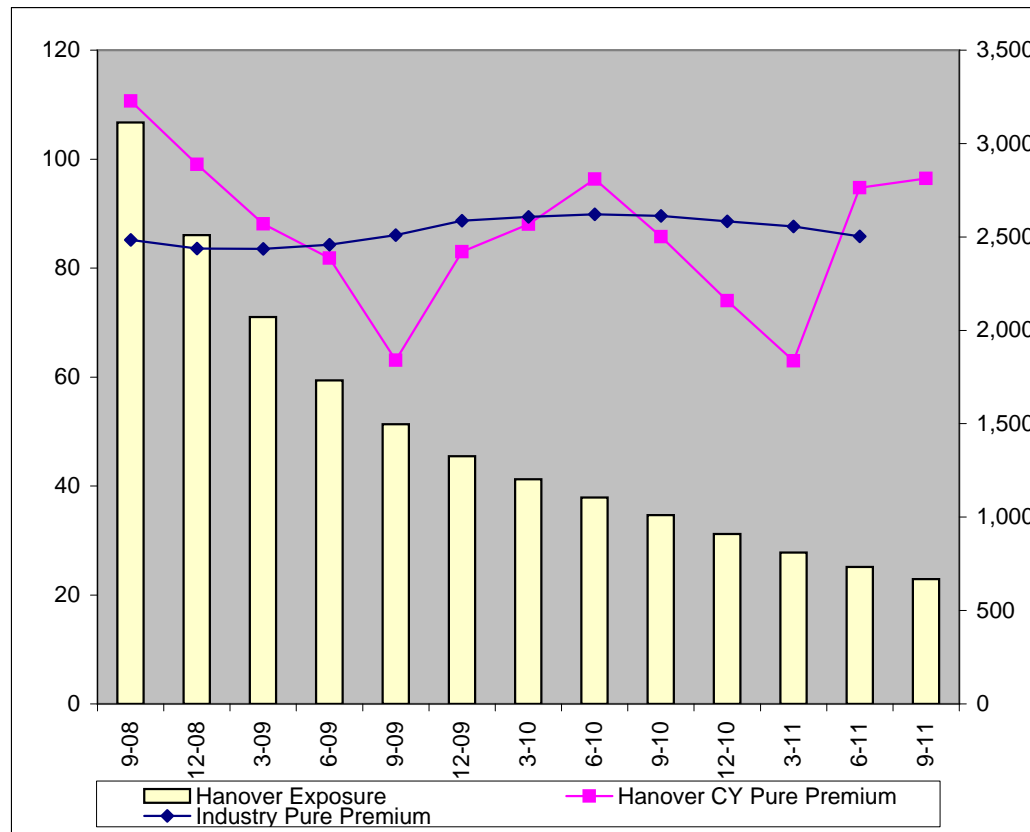
**PURE PREMIUM - Non-Connections**

4 Qtrs. Ending	Hanover CY	Industry	Han CY - Ind Percent Difference
	Average Pure Premium	Average Pure Premium	
9-08	111	85	30.0%
12-08	99	84	18.4%
3-09	88	83	5.5%
6-09	82	84	-2.9%
9-09	63	86	-26.7%
12-09	83	89	-6.4%
3-10	88	89	-1.5%
6-10	96	90	7.2%
9-10	86	90	-4.2%
12-10	74	89	-16.5%
3-11	63	88	-28.2%
6-11	95	86	10.5%
9-11	96		

FITTED		
ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	-4.1%	1.6%
2 Years	8.0%	0.8%
Latest Year	21.3%	-4.4%

**Selected Trends**

Retrospective: 2.0%  
Prospective: 2.0%



# COUNTRYWIDE

## PERSONAL AUTOMOBILE - UM and UIM

Exhibit 4  
3 of 10

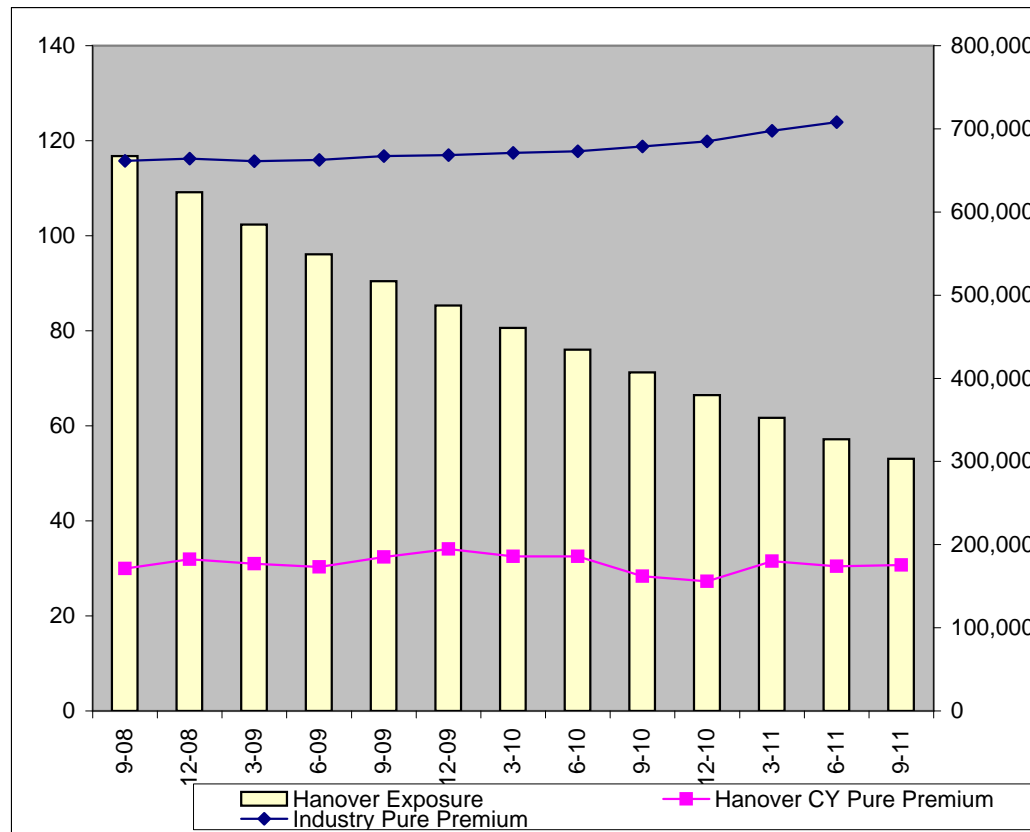
### PURE PREMIUM - Non-Connections

4 Qtrs. Ending	Hanover CY	Industry	Han CY - Ind Percent Difference
	Average Pure Premium	Average Pure Premium	
9-08	30	116	-74.1%
12-08	32	116	-72.6%
3-09	31	116	-73.2%
6-09	30	116	-73.9%
9-09	32	117	-72.2%
12-09	34	117	-70.9%
3-10	33	117	-72.3%
6-10	33	118	-72.4%
9-10	28	119	-76.2%
12-10	27	120	-77.2%
3-11	32	122	-74.2%
6-11	30	124	-75.4%
9-11	31		

FITTED		
ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	-1.4%	2.1%
2 Years	-5.1%	3.1%
Latest Year	11.5%	5.3%

#### Selected Trends

Retrospective: 2.0%  
Prospective: 2.0%



# ARKANSAS

## PERSONAL AUTOMOBILE - COLLISION

Exhibit 4  
4 of 10

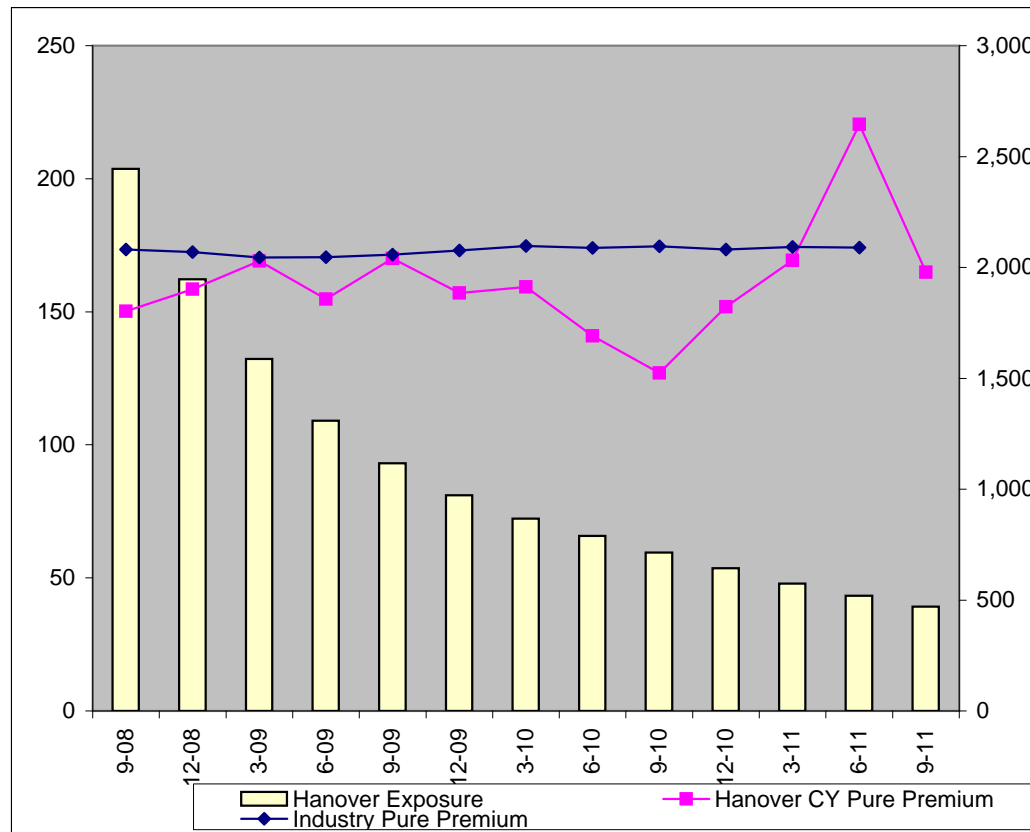
### PURE PREMIUM - Non-Connections

4 Qtrs. Ending	Hanover CY	Industry	Han CY - Ind Percent Difference
	Average Pure Premium	Average Pure Premium	
9-08	150	173	-13.4%
12-08	159	172	-8.1%
3-09	169	170	-0.8%
6-09	155	171	-9.3%
9-09	170	171	-0.8%
12-09	157	173	-9.3%
3-10	159	175	-8.8%
6-10	141	174	-19.0%
9-10	127	175	-27.2%
12-10	152	173	-12.4%
3-11	169	174	-2.9%
6-11	220	174	26.5%
9-11	165		

FITTED		
ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	3.3%	0.4%
2 Years	7.5%	0.9%
Latest Year	42.9%	0.0%

#### Selected Trends

Retrospective: 2.0%  
Prospective: 2.0%



# ARKANSAS

## PERSONAL AUTOMOBILE - COMPREHENSIVE

Exhibit 4  
5 of 10

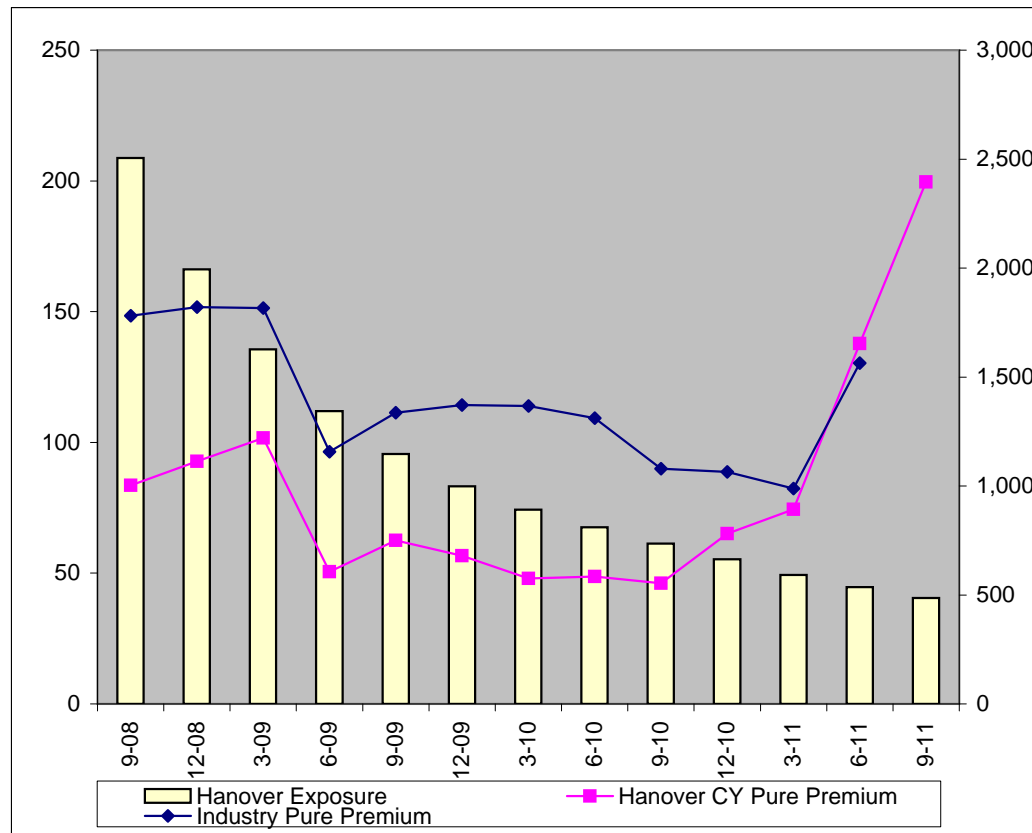
### PURE PREMIUM - Non-Connections

4 Qtrs. Ending	Hanover CY	Industry	Han CY - Ind Percent Difference
	Average Pure Premium	Average Pure Premium	
9-08	84	148	-43.7%
12-08	93	152	-38.8%
3-09	102	151	-32.9%
6-09	51	96	-47.6%
9-09	63	111	-43.8%
12-09	57	114	-50.5%
3-10	48	114	-57.9%
6-10	49	109	-55.5%
9-10	46	90	-48.7%
12-10	65	89	-26.6%
3-11	74	82	-9.6%
6-11	138	130	5.8%
9-11	200		

FITTED		
ANNUAL RATE OF CHANGE		
Period	Hanover CY	Industry
3 Years	14.0%	-14.2%
2 Years	76.0%	-2.9%
Latest Year	335.4%	11.1%

#### Selected Trends

Retrospective: 2.0%  
Prospective: 3.0%





# ARKANSAS

## PERSONAL AUTOMOBILE - BODILY INJURY

Exhibit 4  
6 of 10

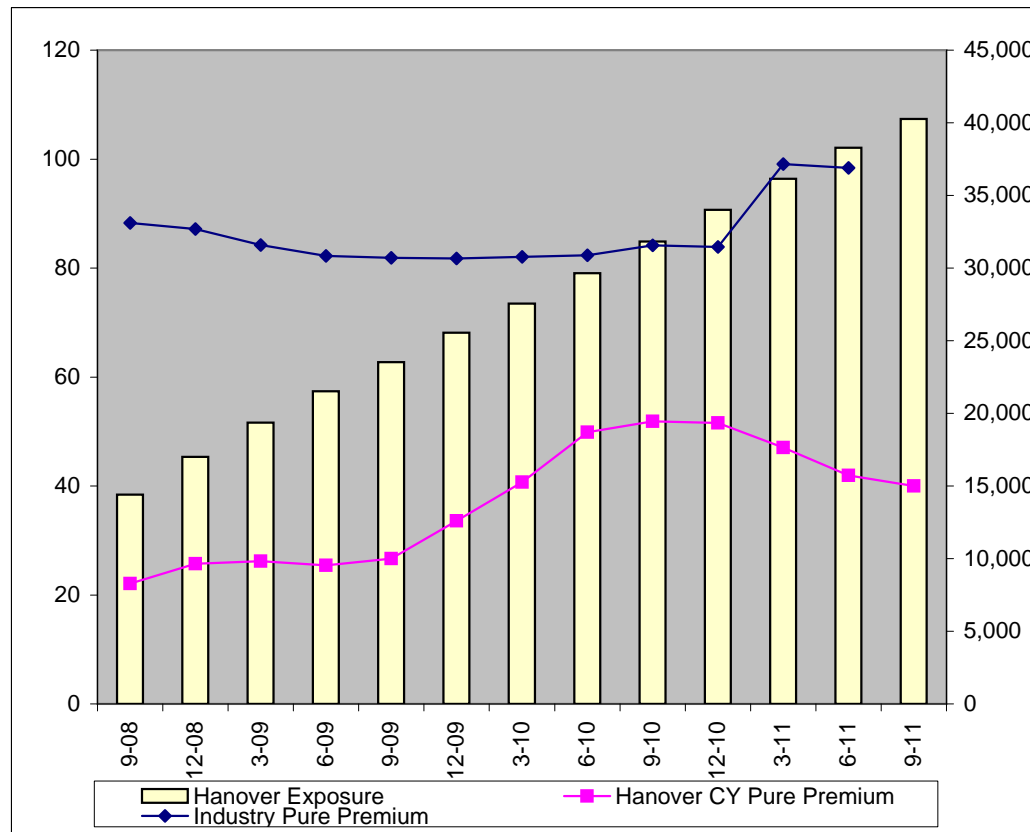
### PURE PREMIUM - Connections

4 Qtrs. Ending	Hanover CY	Industry	Han CY - Ind Percent Difference
	Average Pure Premium	Average Pure Premium	
9-08	22	88	-75.0%
12-08	26	87	-70.5%
3-09	26	84	-68.9%
6-09	25	82	-69.1%
9-09	27	82	-67.4%
12-09	34	82	-58.9%
3-10	41	82	-50.4%
6-10	50	82	-39.4%
9-10	52	84	-38.4%
12-10	52	84	-38.5%
3-11	47	99	-52.5%
6-11	42	98	-57.4%
9-11	40		

FITTED		
ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	30.7%	2.4%
2 Years	19.0%	9.5%
Latest Year	-25.3%	23.1%

#### Selected Trends

Retrospective: 0.0%  
Prospective: 1.9%



# ARKANSAS

## PERSONAL AUTOMOBILE - PROPERTY DAMAGE

Exhibit 4  
7 of 10

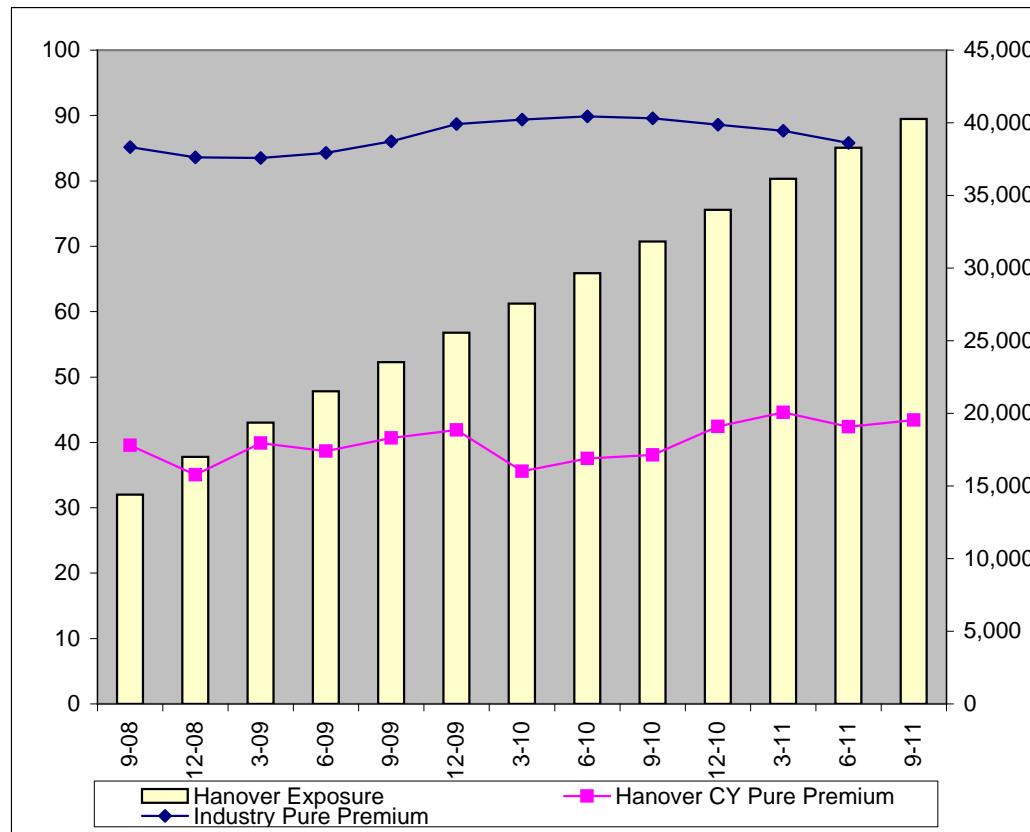
### PURE PREMIUM - Connections

4 Qtrs. Ending	Hanover CY	Industry	Han CY - Ind Percent Difference
	Average Pure Premium	Average Pure Premium	
9-08	40	85	-53.6%
12-08	35	84	-58.1%
3-09	40	83	-52.2%
6-09	39	84	-54.1%
9-09	41	86	-52.7%
12-09	42	89	-52.8%
3-10	36	89	-60.2%
6-10	38	90	-58.2%
9-10	38	90	-57.5%
12-10	42	89	-52.1%
3-11	45	88	-49.1%
6-11	42	86	-50.6%
9-11	43		

FITTED		
ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	4.5%	1.6%
2 Years	6.0%	0.8%
Latest Year	11.0%	-4.4%

#### Selected Trends

Retrospective:	2.0%
Prospective:	0.0%



# COUNTRYWIDE

## PERSONAL AUTOMOBILE - UM and UIM

Exhibit 4  
8 of 10

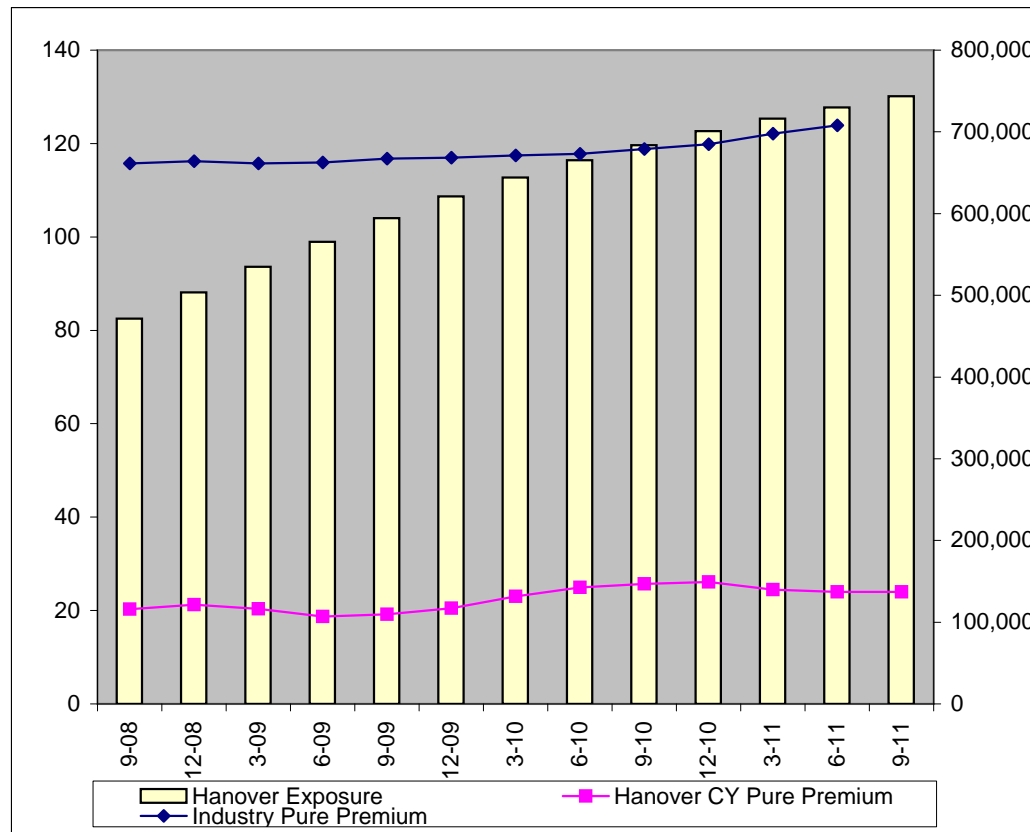
### PURE PREMIUM - Connections

4 Qtrs. Ending	Hanover CY	Industry	Han CY - Ind Percent Difference
	Average Pure Premium	Average Pure Premium	
9-08	20	116	-82.5%
12-08	21	116	-81.7%
3-09	20	116	-82.4%
6-09	19	116	-83.9%
9-09	19	117	-83.6%
12-09	20	117	-82.5%
3-10	23	117	-80.4%
6-10	25	118	-78.8%
9-10	26	119	-78.4%
12-10	26	120	-78.2%
3-11	24	122	-79.9%
6-11	24	124	-80.6%
9-11	24		

FITTED		
ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	9.5%	2.1%
2 Years	10.8%	3.1%
Latest Year	-8.5%	5.3%

#### Selected Trends

Retrospective:	0.0%
Prospective:	0.0%



**ARKANSAS**  
**PERSONAL AUTOMOBILE - COLLISION**

Exhibit 4  
9 of 10

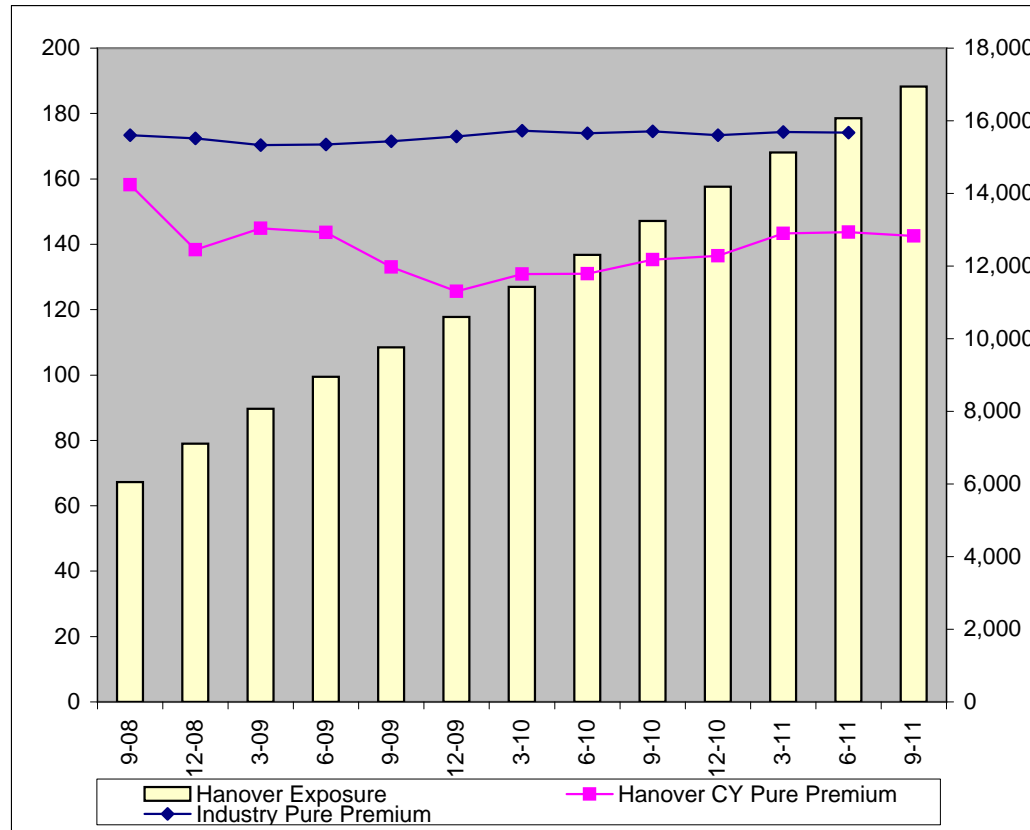
**PURE PREMIUM - Connections**

4 Qtrs. Ending	<u>Hanover</u>	<u>Industry</u>	Han CY - Ind Percent Difference
	<u>CY Average Pure Premium</u>	<u>Average Pure Premium</u>	
9-08	158	173	-8.7%
12-08	138	172	-19.8%
3-09	145	170	-15.0%
6-09	144	171	-15.8%
9-09	133	171	-22.4%
12-09	126	173	-27.4%
3-10	131	175	-25.1%
6-10	131	174	-24.7%
9-10	135	175	-22.5%
12-10	136	173	-21.3%
3-11	143	174	-17.8%
6-11	144	174	-17.5%
9-11	143		

FITTED		
ANNUAL RATE OF CHANGE		
Period	<u>Hanover</u>	<u>Industry</u>
3 Years	-1.2%	0.4%
2 Years	6.2%	0.9%
Latest Year	6.4%	0.0%

**Selected Trends**

Retrospective: 0.0%  
Prospective: 2.0%



**ARKANSAS**  
**PERSONAL AUTOMOBILE - COMPREHENSIVE**

Exhibit 4  
10 of 10

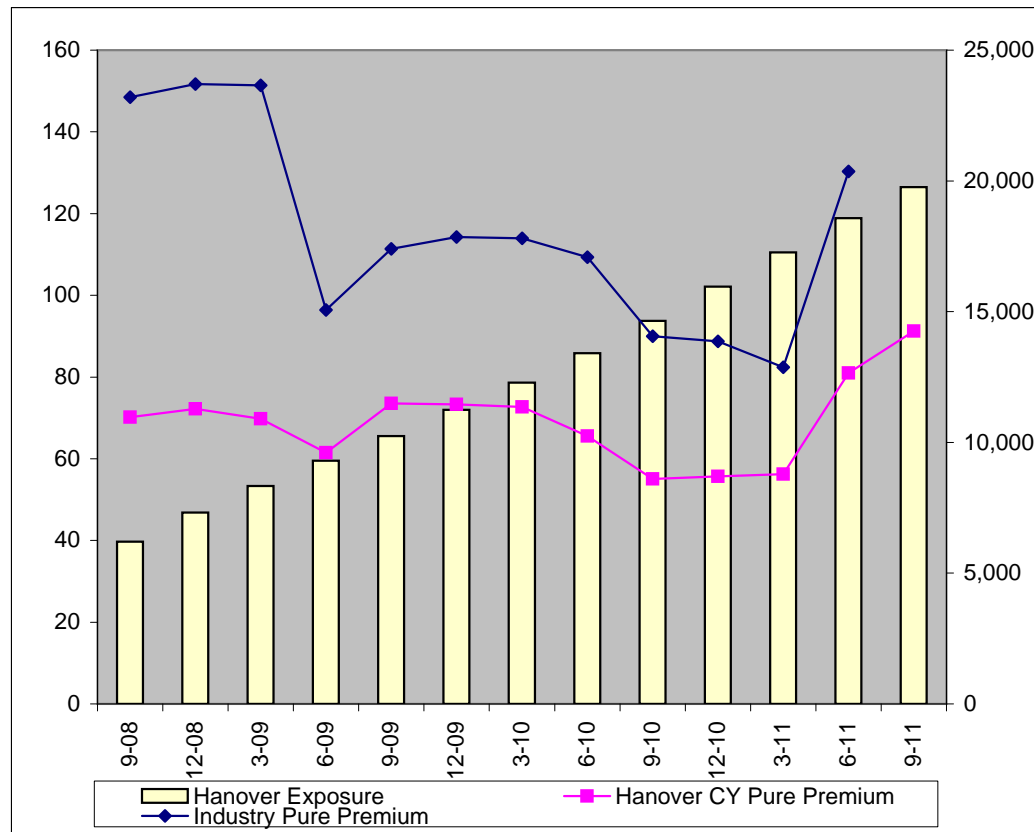
**PURE PREMIUM - Connections**

4 Qtrs. Ending	Hanover CY	Industry	Han CY - Ind Percent Difference
	Average Pure Premium	Average Pure Premium	
9-08	70	148	-52.7%
12-08	72	152	-52.4%
3-09	70	151	-53.9%
6-09	62	96	-36.2%
9-09	74	111	-34.0%
12-09	73	114	-35.8%
3-10	73	114	-36.2%
6-10	66	109	-40.1%
9-10	55	90	-38.8%
12-10	56	89	-37.3%
3-11	56	82	-31.8%
6-11	81	130	-37.9%
9-11	91		

FITTED		
ANNUAL RATE OF CHANGE		
Period	Hanover	Industry
3 Years	0.6%	-14.2%
2 Years	3.3%	-2.9%
Latest Year	73.9%	11.1%

**Selected Trends**

Retrospective: 0.0%  
Prospective: 2.0%



# **Hanover Property and Casualty Insurance Companies**

South (AL,AR,GA,KY,LA,MO,MS,NC,OK,SC,TN,VA)

PPA - Bodily Injury, Data Net of Cats

Direct Case Incurred Losses (000)

Acc. Yr.	Actual Data as of:										
Ending	12 mos.	24 mos.	36 mos.	48 mos.	60 mos.	72 mos.	84 mos.	96 mos.	108 mos.	120 mos.	Ultimate
200209	7,173	11,071	11,576	11,325	11,346	11,442	11,344	11,389	11,389	11,364	11,364
200309	7,900	11,282	12,294	12,639	12,647	12,490	12,440	12,441	12,441		12,416
200409	8,555	11,398	12,324	12,398	12,356	12,233	12,231	12,231			12,206
200509	7,529	9,890	10,611	10,758	10,673	10,675	10,614				10,604
200609	12,248	14,882	16,019	16,336	16,214	16,177					16,112
200709	20,715	25,634	26,692	27,017	27,164						26,946
200809	18,955	25,094	26,645	26,743							26,449
200909	22,725	28,457	29,874								29,874
201009	20,981	27,465									29,140
201109	16,396										22,020
											197,132

Link Ratios										
Acc. Yr.	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.
200209	1.543	1.046	0.978	1.002	1.009	0.991	1.004	1.000	0.998	1.000
200309	1.428	1.090	1.028	1.001	0.988	0.996	1.000	1.000		
200409	1.332	1.081	1.006	0.997	0.990	1.000	1.000			
200509	1.314	1.073	1.014	0.992	1.000	0.994				
200609	1.215	1.076	1.020	0.993	0.998					
200709	1.237	1.041	1.012	1.005						
200809	1.324	1.062	1.004							
200909	1.252	1.050								
201009	1.309									
201109										

Average Link Ratios										
Method	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.
3-yr	1.295	1.051	1.012	0.997	0.996	0.997	1.001	1.000	0.998	1.000
5-yr	1.268	1.060	1.011	0.997	0.997	0.995	1.001	1.000	0.998	1.000
all-yr	1.328	1.065	1.009	0.998	0.997	0.995	1.001	1.000	0.998	1.000
all-yr wtd.	1.303	1.060	1.009	0.999	0.997	0.995	1.001	1.000	0.998	1.000
5-yr x/ hi,low	1.266	1.061	1.011	0.997	0.996					
SELECTED	<b>1.266</b>	<b>1.061</b>	<b>1.011</b>	<b>0.997</b>	<b>0.996</b>	<b>0.997</b>	<b>1.001</b>	<b>1.000</b>	<b>0.998</b>	<b>1.000</b>
ULTIMATE	<b>1.343</b>	<b>1.061</b>	<b>1.000</b>	<b>0.989</b>	<b>0.992</b>	<b>0.996</b>	<b>0.999</b>	<b>0.998</b>	<b>0.998</b>	<b>1.000</b>

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**Hanover Property and Casualty Insurance Companies**

South (AL,AR,GA,KY,LA,MO,MS,NC,OK,SC,TN,VA)

PPA - Medical Payments, Data Net of Cats

Direct Case Incurred Losses (000)

Acc. Yr.	Actual Data as of:										
Ending	12 mos.	24 mos.	36 mos.	48 mos.	60 mos.	72 mos.	84 mos.	96 mos.	108 mos.	120 mos.	Ultimate
200209	1,176	1,070	1,108	1,119	1,121	1,121	1,121	1,121	1,121	1,121	1,121
200309	1,127	1,376	1,442	1,452	1,463	1,477	1,475	1,475	1,475		1,475
200409	1,515	1,381	1,419	1,522	1,532	1,532	1,529	1,532			1,532
200509	1,424	1,344	1,363	1,378	1,384	1,381	1,381				1,382
200609	2,309	2,011	2,042	2,026	2,025	2,022					2,022
200709	3,635	3,255	3,344	3,360	3,357						3,354
200809	4,383	4,311	4,353	4,341							4,354
200909	4,594	4,499	4,560								4,592
201009	3,514	3,394									3,466
201109	3,487										3,371
											26,670

Link Ratios										
Acc. Yr.	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.
200209	0.909	1.035	1.011	1.002	1.000	1.000	1.000	1.000	1.000	1.000
200309	1.221	1.048	1.007	1.008	1.009	0.999	1.000	1.000		
200409	0.912	1.027	1.072	1.007	1.000	0.998	1.002			
200509	0.944	1.014	1.011	1.004	0.998	1.000				
200609	0.871	1.015	0.992	1.000	0.998					
200709	0.895	1.027	1.005	0.999						
200809	0.984	1.010	0.997							
200909	0.980	1.013								
201009	0.966									
201109										

Average Link Ratios										
Method	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.
3-yr	0.976	1.017	0.998	1.001	0.999	0.999	1.001	1.000	1.000	1.000
5-yr	0.939	1.016	1.016	1.003	1.001	0.999	1.001	1.000	1.000	1.000
all-yr	0.965	1.024	1.014	1.003	1.001	0.999	1.001	1.000	1.000	1.000
all-yr wtd.	0.956	1.020	1.008	1.002	1.001	0.999	1.001	1.000	1.000	1.000
5-yr x/ hi,low	0.947	1.014	1.004	1.004	0.999					
SELECTED	<b>0.947</b>	<b>1.014</b>	<b>1.004</b>	<b>1.004</b>	<b>0.999</b>	<b>0.999</b>	<b>1.001</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>
ULTIMATE	<b>0.967</b>	<b>1.021</b>	<b>1.007</b>	<b>1.003</b>	<b>0.999</b>	<b>1.000</b>	<b>1.001</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>

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**Hanover Property and Casualty Insurance Companies**  
 South (AL,AR,GA,KY,LA,MO,MS,NC,OK,SC,TN,VA)  
 PPA - Uninsured/Underinsured Motorist, Data Net of Cats  
 Direct Case Incurred Losses (000)

Acc. Yr.	Actual Data as of:										
Ending	12 mos.	24 mos.	36 mos.	48 mos.	60 mos.	72 mos.	84 mos.	96 mos.	108 mos.	120 mos.	Ultimate
200209	1,467	1,959	2,635	2,574	2,564	2,564	2,547	2,547	2,547	2,548	2,548
200309	2,115	3,254	3,152	3,394	3,343	3,351	3,376	3,376	3,375		3,375
200409	1,588	2,822	3,182	3,525	3,404	3,490	3,531	3,507			3,507
200509	2,045	2,881	3,386	3,282	3,371	3,458	3,448				3,441
200609	3,027	4,784	4,822	5,123	5,131	5,133					5,148
200709	4,790	6,374	7,286	8,036	7,911						8,006
200809	5,128	7,210	8,606	9,136							9,155
200909	4,226	6,149	7,224								7,788
201009	3,877	6,864									8,615
201109	3,997										7,427
											59,008

Link Ratios										
Acc. Yr.	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.
200209	1.335	1.345	0.977	0.996	1.000	0.993	1.000	1.000	1.000	1.000
200309	1.539	0.969	1.077	0.985	1.002	1.007	1.000	1.000		
200409	1.777	1.128	1.108	0.966	1.025	1.012	0.993			
200509	1.409	1.175	0.969	1.027	1.026	0.997				
200609	1.581	1.008	1.062	1.002	1.000					
200709	1.331	1.143	1.103	0.984						
200809	1.406	1.194	1.062							
200909	1.455	1.175								
201009	1.770									
201109										

Average Link Ratios										
Method	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.
3-yr	1.544	1.171	1.076	1.004	1.017	1.005	0.998	1.000	1.000	1.000
5-yr	1.509	1.139	1.061	0.993	1.011	1.002	0.998	1.000	1.000	1.000
all-yr	1.511	1.142	1.051	0.993	1.011	1.002	0.998	1.000	1.000	1.000
all-yr wtd.	1.497	1.137	1.061	0.992	1.010	1.003	0.997	1.000	1.000	1.000
5-yr x/ hi,low	1.481	1.164	1.076	0.990	1.009					
SELECTED	1.481	1.164	1.076	0.990	1.009	1.005	0.998	1.000	1.000	1.000
ULTIMATE	1.858	1.255	1.078	1.002	1.012	1.003	0.998	1.000	1.000	1.000

**Arkansas Personal Auto  
Development of Target Loss & ALAE Ratio**

<b>LIABILITY</b>								
		<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>3-Year Average</u>	<u>Selected Provision</u>	<u>% Fixed Expense</u>	<u>% Variable Expense</u>
(1)	Commission	14.6%	14.8%	14.9%	14.7%	14.7%	0%	100%
(2)	Contingent Commission					1.3%	0%	100%
(3)	General & Other Acq.	10.4%	12.6%	11.4%	11.5%	10.8%	50%	50%
(4)	Taxes, Licenses, and Fees					3.1%	0%	100%
(5)	ULAE/Premium	7.9%	7.7%	7.2%	7.6%	11.3%	100%	0%
(6)	Other Fixed Expense Load					0.2%	100%	0%
(7)	Profit and Contingency					2.7%	0%	100%
(8) = sum((1),(2),(3),(4),(5),(6),(7) * % Fixed)						16.9%		
(9) = sum((1),(2),(3),(4),(5),(6),(7) * % Variable)						27.3%		
(10) = (8) + (9)						44.2%		
(11) = 1.00 - (11)						55.8%		
	Total Fixed Expenses							
	Total Variable Expenses							
	Total Expenses							
	Target Loss & ALAE Ratio							
(9)	ALAE/Loss	2.3%	1.3%	2.0%	1.9%	1.9%		

<b>COLLISION</b>								
		<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>Average</u>	<u>Selected Provision</u>	<u>% Fixed Expense</u>	<u>% Variable Expense</u>
(1)	Commission	14.7%	14.8%	15.0%	14.8%	14.7%	0%	100%
(2)	Contingent Commission					1.3%	0%	100%
(3)	General & Other Acq.	6.8%	8.4%	6.8%	7.3%	8.2%	50%	50%
(4)	Taxes, Licenses, and Fees					3.1%	0%	100%
(5)	ULAE/Premium	12.1%	12.2%	12.1%	12.1%	11.6%	100%	0%
(6)	Other Fixed Expense Load					0.2%	100%	0%
(7)	Profit and Contingency					6.4%	0%	100%
(8) = sum((1),(2),(3),(4),(5),(6),(7) * % Fixed)						15.9%		
(9) = sum((1),(2),(3),(4),(5),(6),(7) * % Variable)						29.6%		
(10) = (8) + (9)						45.5%		
(11) = 1.00 - (11)						54.5%		
	Total Fixed Expenses							
	Total Variable Expenses							
	Total Expenses							
	Target Loss & ALAE Ratio							
(9)	ALAE/Loss	2.2%	1.1%	1.1%	1.5%	1.5%		

<b>COMPREHENSIVE</b>								
		<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>Average</u>	<u>Selected Provision</u>	<u>% Fixed Expense</u>	<u>% Variable Expense</u>
(1)	Commission	14.7%	14.8%	15.0%	14.8%	14.7%	0%	100%
(2)	Contingent Commission					1.3%	0%	100%
(3)	General & Other Acq.	6.8%	8.4%	6.8%	7.3%	8.2%	50%	50%
(4)	Taxes, Licenses, and Fees					3.1%	0%	100%
(5)	ULAE/Premium	12.1%	12.2%	12.1%	12.1%	11.6%	100%	0%
(6)	Other Fixed Expense Load					0.5%	100%	0%
(7)	Profit and Contingency					6.4%	0%	100%
(8) = sum((1),(2),(3),(4),(5),(6),(7) * % Fixed)						16.1%		
(9) = sum((1),(2),(3),(4),(5),(6),(7) * % Variable)						29.6%		
(10) = (8) + (9)						45.7%		
(11) = 1.00 - (11)						54.3%		
	Total Fixed Expenses							
	Total Variable Expenses							
	Total Expenses							
	Target Loss & ALAE Ratio							
(10)	ALAE/Loss	2.2%	1.1%	1.1%	1.5%	1.5%		
(7)	Other Catastrophes Load					7.4%		

**Allmerica Financial Benefit Insurance Company**  
**Arkansas Connections Auto**  
**Proposed Changes by Coverage**

Coverage	Current On-Level Written Premium*	Proposed Written Premium*	Proposed Total % Change*	Proposed Total Capped% Change
Bodily Injury	3,263,482	3,352,939	2.7%	
Comb. Single Limits	767,712	821,712	7.0%	
Property Damage	2,224,494	2,544,339	14.4%	
PIP	599,009	713,290	19.1%	
Uninsured BI	531,532	572,952	7.8%	
Underinsured BI	653,744	699,250	7.0%	
Uninsured CSL	110,484	119,550	8.2%	
Underinsured CSL	119,392	128,806	7.9%	
Uninsured PD	329,656	356,478	8.1%	
Collision	4,321,718	4,330,438	0.2%	
Comprehensive	1,505,617	1,667,824	10.8%	
OLTE	228,104	294,363	29.0%	
Reassurance Plus	950	950	0.0%	
Recovery Care	240	240	0.0%	
Roadside	178,508	178,508	0.0%	
Travel Right	15,787	15,787	0.0%	
Upgrade Rental	1,650	1,650	0.0%	
<b>All Coverages</b>	<b>14,852,079</b>	<b>15,799,076</b>	<b>6.4%</b>	<b>6.2%</b>

\* 6-Month Premiums have been annualized when combined with 12-Month Premiums.

**Allmerica Financial Benefit Insurance Company**  
**Arkansas Connections Auto**  
**Policyholder Disruption**

Coverage	Number of Policyholders	Cumulative % of Policyholders	Current On-Level Written Premium*	Proposed Written Premium*	Average Uncapped % Change*
< -40%	0	0%	0	0	0.0%
[-40%,-30%)	0	0%	0	0	0.0%
[-30%,-20%)	0	0%	0	0	0.0%
[-20%,-15%)	0	0%	0	0	0.0%
[-15%,-10%)	0	0%	0	0	0.0%
[-10%,-8%)	0	0%	0	0	0.0%
[-8%,-6%)	0	0%	0	0	0.0%
[-6%,-4%)	0	0%	0	0	0.0%
[-4%,-2%)	3	0%	2,344	2,266	-3.3%
[-2%,0%)	3	0%	2,849	2,831	-0.6%
[0%,2%)	148	1%	238,167	241,182	1.3%
[2%,4%)	991	10%	1,344,876	1,388,128	3.2%
[4%,6%)	3,442	42%	4,335,469	4,554,632	5.1%
[6%,8%)	3,873	77%	4,418,837	4,722,546	6.9%
[8%,10%)	1,844	94%	2,173,590	2,364,291	8.8%
[10%,15%)	640	100%	775,326	861,253	11.1%
[15%,20%)	8	100%	16,851	19,651	16.6%
[20%,30%)	3	100%	3,115	3,746	20.3%
[30%,40%)	0	100%	0	0	0.0%
>= 40%	0	100%	0	0	0.0%
<b>Total</b>	<b>10,955</b>	<b>100.0%</b>	<b>13,311,424</b>	<b>14,160,526</b>	<b>6.4%</b>

\* 6-Month Premiums have not been annualized when combined with 12-Month Premiums.

State of Arkansas  
Connections Auto  
Competitor Relativity &  
3 Year Loss Ratio Experience by Limit/Deductible

OLTE

Limit	Hanover (Current)	Hanover (Proposed)	Competitor Avg	Credibility Weighted LR	Loss Ratio Relativity
30/900	1.00	1.00	1.00	56.8%	1.08
40/1200	2.00	1.50	1.55	48.2%	0.92
50/1500	3.00	1.80	1.93	46.1%	0.88
Total				52.6%	1.00

Bodily Injury

Limit	Hanover (Current)	Hanover (Proposed)	Competitor Avg	Credibility Weighted LR	Loss Ratio Relativity
25/50	0.90	0.90	0.83	58.1%	0.99
50/100	1.00	1.00	1.00	57.5%	0.98
100/300	1.18	1.18	1.21	58.2%	0.99
250/500	1.38	1.44	1.44	60.6%	1.03
Total				58.6%	1.00

Comprehensive

Deductible	Hanover (Current)	Hanover (Proposed)	Competitor Avg	Credibility Weighted LR	Loss Ratio Relativity
100	1.00	1.00	1.00	71.8%	1.15
250	0.81	0.75	0.82	63.9%	1.02
500	0.63	0.54	0.67	56.5%	0.90
1,000	0.48	0.41	0.53	59.7%	0.95
2,000			0.37		
2,500	0.38	0.33	0.33	60.3%	0.96
Total				62.6%	1.00

Collision

Deductible	Hanover (Current)	Hanover (Proposed)	Competitor Avg	Credibility Weighted LR	Loss Ratio Relativity
250	1.00	1.00	1.00	58.6%	1.05
500	0.90	0.86	0.88	55.5%	0.99
1,000	0.75	0.71	0.71	54.5%	0.98
2,000			0.56		
2,500	0.50	0.48	0.55	54.5%	0.98
Total				55.8%	1.00

## State of Arkansas

## Territory Factors - Effective NB 05/01/12 and RB 05/01/12

GARAGING TERRITORY RATING FACTORS	Current												Proposed											
	BI	PD	CSL	PIP	UMBI / UIMBI	UMPD	UM CSL / UIM	Comp	Coll	OLTE, T&L, ACE	Comp Loan Lease	Coll. Loan Lease	BI	PD	CSL	PIP	UMBI / UIMBI	UMPD	UM CSL / UIM	Comp	Coll	OLTE, T&L, ACE	Comp Loan Lease	Coll. Loan Lease
05	0.46	0.44	0.46	0.48	0.75	0.75	0.75	1.00	0.94	1.00	1.00	0.94	0.45	0.43	0.45	0.47	0.74	0.74	0.74	0.98	0.92	1.00	0.98	0.92
06	0.49	0.51	0.49	0.52	0.76	0.76	0.76	0.92	1.06	1.00	0.92	1.06	0.48	0.49	0.48	0.50	0.74	0.74	0.74	0.89	1.03	1.00	0.89	1.03
08	0.53	0.53	0.53	0.40	0.86	0.86	0.86	0.72	0.92	1.00	0.72	0.92	0.55	0.55	0.55	0.42	0.89	0.89	0.89	0.75	0.96	1.00	0.75	0.96
09	0.54	0.56	0.55	0.51	0.68	0.68	0.68	0.73	0.94	1.00	0.73	0.94	0.53	0.55	0.54	0.50	0.67	0.67	0.67	0.72	0.92	1.00	0.72	0.92
10	0.48	0.51	0.49	0.49	0.69	0.69	0.69	0.58	0.77	1.00	0.58	0.77	0.48	0.52	0.49	0.49	0.70	0.70	0.70	0.59	0.78	1.00	0.59	0.78
11	0.50	0.47	0.49	0.52	0.80	0.80	0.80	1.07	1.01	1.00	1.07	1.01	0.49	0.46	0.48	0.50	0.78	0.78	0.78	1.04	0.98	1.00	1.04	0.98
17	0.42	0.50	0.45	0.48	0.76	0.76	0.76	0.43	0.92	1.00	0.43	0.92	0.41	0.49	0.44	0.47	0.74	0.74	0.74	0.42	0.89	1.00	0.42	0.89
21	0.56	0.51	0.54	0.48	0.75	0.75	0.75	0.78	0.87	1.00	0.78	0.87	0.54	0.49	0.52	0.47	0.73	0.73	0.73	0.76	0.84	1.00	0.76	0.84
22	0.47	0.49	0.48	0.51	0.73	0.73	0.73	0.89	1.02	1.00	0.89	1.02	0.42	0.44	0.43	0.46	0.66	0.66	0.66	0.80	0.92	1.00	0.80	0.92
29	0.73	0.64	0.70	0.65	0.80	0.80	0.80	0.62	0.86	1.00	0.62	0.86	0.75	0.66	0.72	0.67	0.82	0.82	0.82	0.64	0.89	1.00	0.64	0.89
31	0.42	0.44	0.43	0.45	0.65	0.65	0.65	0.79	0.91	1.00	0.79	0.91	0.42	0.44	0.43	0.45	0.64	0.64	0.64	0.78	0.90	1.00	0.78	0.90
39	0.50	0.49	0.50	0.47	0.70	0.70	0.70	0.64	0.84	1.00	0.64	0.84	0.49	0.48	0.49	0.46	0.69	0.69	0.69	0.63	0.82	1.00	0.63	0.82
40	0.44	0.46	0.45	0.47	0.68	0.68	0.68	0.83	0.95	1.00	0.83	0.95	0.46	0.48	0.47	0.49	0.71	0.71	0.71	0.86	0.99	1.00	0.86	0.99
44	0.70	0.61	0.67	0.62	0.77	0.77	0.77	0.59	0.82	1.00	0.59	0.82	0.71	0.62	0.68	0.63	0.78	0.78	0.78	0.60	0.83	1.00	0.60	0.83
45	0.57	0.52	0.55	0.49	0.77	0.77	0.77	0.80	0.89	1.00	0.80	0.89	0.56	0.51	0.54	0.48	0.75	0.75	0.75	0.78	0.87	1.00	0.78	0.87
46	0.51	0.54	0.52	0.52	0.73	0.73	0.73	0.62	0.82	1.00	0.62	0.82	0.49	0.52	0.50	0.50	0.71	0.71	0.71	0.60	0.80	1.00	0.60	0.80
47	0.45	0.54	0.48	0.52	0.81	0.81	0.81	0.46	0.99	1.00	0.46	0.99	0.45	0.53	0.48	0.51	0.80	0.80	0.80	0.46	0.98	1.00	0.46	0.98
48	0.59	0.55	0.58	0.61	0.95	0.95	0.95	1.27	1.20	1.00	1.27	1.20	0.66	0.62	0.65	0.68	1.06	1.06	1.06	1.42	1.34	1.00	1.42	1.34
56	0.44	0.52	0.47	0.50	0.79	0.79	0.79	0.45	0.96	1.00	0.45	0.96	0.43	0.51	0.46	0.49	0.77	0.77	0.77	0.44	0.94	1.00	0.44	0.94
57	0.43	0.51	0.46	0.49	0.78	0.78	0.78	0.44	0.95	1.00	0.44	0.95	0.42	0.50	0.45	0.48	0.76	0.76	0.76	0.43	0.93	1.00	0.43	0.93



**The Hanover Insurance Group**  
**Arkansas Connections Auto**  
**Territory Indication Exhibit - All Coverages**  
**Data as of 9/30/2011**

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Territory	County	3 Year Trended OLEP	3 Year Trended Inc Loss & ALAE	3 Year Total Claims	Credibility	Loss & ALAE Ratio	Credibility Weighted Loss & ALAE Ratio	Other Fixed Expense Load (ULAE, CAT, Reins)	Loss+Fixed Expense Load	Loss Experience Relativity
16	Bella Vista	5,219,344	3,229,879	1,511	71%	62%	65%	0.0%	64.8%	0.90
42	Hot Springs Village	4,632,687	4,152,940	1,181	63%	90%	83%	0.0%	83.1%	1.15
25	Benton/NW AR	2,577,561	1,834,029	478	40%	71%	72%	0.0%	71.7%	0.99
8	Garland county	2,204,211	1,958,469	519	42%	89%	79%	0.0%	79.1%	1.10
20	Saline county/Central AR	1,941,495	1,500,101	532	42%	77%	74%	0.0%	74.3%	1.03
43	Little Rock/N Little Rock/Jackson	1,692,864	768,174	306	32%	45%	64%	0.0%	63.6%	0.88
44	Little Rock/Perry County	1,489,753	1,303,764	375	35%	88%	78%	0.0%	77.5%	1.08
29	So. Little Rock/ Hensley	1,144,393	1,008,190	321	33%	88%	77%	0.0%	77.3%	1.07
10	Sebastion county	971,628	816,676	210	26%	84%	75%	0.0%	75.3%	1.04
28	Faulkner/Central AR (Conway)	934,487	640,521	256	29%	69%	71%	0.0%	71.1%	0.99
58	Rogers/Springdale	930,306	770,058	190	25%	83%	75%	0.0%	74.8%	1.04
12	Faulkner	791,277	612,561	188	25%	77%	73%	0.0%	73.4%	1.02
56	Benton	684,879	303,312	131	21%	44%	66%	0.0%	66.3%	0.92
17	Washington/Benton/NW AR	638,970	280,471	124	20%	44%	66%	0.0%	66.4%	0.92
15	Clark/Ouachita county	551,313	281,530	112	19%	51%	68%	0.0%	68.0%	0.94
57	Siloam Springs/Fayetteville	484,053	232,962	68	15%	48%	68%	0.0%	68.5%	0.95
52	North Little Rock, Pulaski	419,528	234,405	98	18%	56%	69%	0.0%	69.2%	0.96
5	Hot Spring County	423,902	234,641	78	16%	55%	69%	0.0%	69.4%	0.96
38	Jefferson County (Pine Bluff only)	381,097	312,624	102	18%	82%	74%	0.0%	73.9%	1.03
7	Montgomery/Yell/Perry/Western Ctrl AR	357,545	294,265	88	17%	82%	74%	0.0%	73.8%	1.02
50	North Little Rock, Pulaski	329,065	212,119	69	15%	64%	71%	0.0%	70.9%	0.98
3	Conway/Van Buren county	303,571	279,902	80	16%	92%	75%	0.0%	75.4%	1.05
11	Bradley/Dallas/Drew/Southern AR	294,336	115,130	67	15%	39%	67%	0.0%	67.2%	0.93
46	Washington County/Crawford County	258,507	177,161	54	13%	69%	72%	0.0%	71.6%	0.99
51	North Little Rock, Pulaski	240,132	165,004	53	13%	69%	72%	0.0%	71.6%	0.99
45	Grant County/Jefferson County	234,859	134,226	54	13%	57%	70%	0.0%	70.1%	0.97
9	Craighead county	201,849	78,955	29	10%	39%	69%	0.0%	68.8%	0.96
39	Pope County	193,705	71,038	18	8%	37%	69%	0.0%	69.3%	0.96
21	Central AR (Jefferson, Clark, part of Lonoke)	193,762	28,719	22	9%	15%	67%	0.0%	67.2%	0.93
27	Crawford County	183,376	95,012	46	12%	52%	70%	0.0%	69.6%	0.97
35	Pike/Polk/Hempstead/SW AR	130,057	92,600	38	11%	71%	72%	0.0%	72.0%	1.00
6	Lawrence/Independence/Cleburne/NE AR	106,729	11,533	12	6%	11%	68%	0.0%	68.2%	0.95
31	Johnson/NW AR (Clarksville)	79,026	44,655	5	4%	57%	71%	0.0%	71.5%	0.99
48	Miller County	88,560	172,716	23	9%	195%	83%	0.0%	82.9%	1.15
4	Columbia/Lafayette	80,237	11,904	17	8%	15%	68%	0.0%	67.8%	0.94
34	Baxter County/ North-Ctrl AR	64,926	153,241	28	10%	236%	88%	0.0%	87.9%	1.22
32	White County	69,744	7,365	9	5%	11%	69%	0.0%	68.7%	0.95
40	Boone/Carol/Marion/North AR	59,698	195,211	13	7%	327%	89%	0.0%	88.9%	1.23
30	Franklin/NW AR	37,634	39,213	10	6%	104%	74%	0.0%	73.9%	1.03
41	Ashley County/SE AR	33,053	13,417	6	4%	41%	71%	0.0%	70.7%	0.98
47	Madison County	31,338	14,562	5	4%	46%	71%	0.0%	71.0%	0.99
33	Randolph County/NE AR	22,959	0	0	0%	0%	72%	0.0%	72.1%	1.00
24	Eastern Border of AR	23,551	12,942	6	4%	55%	71%	0.0%	71.3%	0.99
37	Arkansas/Monroe/Prarie	22,480	27,610	4	4%	123%	74%	0.0%	73.9%	1.03
19	Crittenden county	14,216	5,618	4	4%	40%	71%	0.0%	70.9%	0.98
36	Jackson/Woodruff	12,964	4,696	2	3%	36%	71%	0.0%	71.2%	0.99
55	Poinsette	8,810	0	0	0%	0%	72%	0.0%	72.1%	1.00
23	Clay/Greene/NE AR	6,996	0	0	0%	0%	72%	0.0%	72.1%	1.00
54	Poinsette/Cross/St. Francis/Lee	5,787	92	1	2%	2%	71%	0.0%	70.8%	0.98
18	Mississippi county	5,568	0	0	0%	0%	72%	0.0%	72.1%	1.00
22	Madison/Newton/Searcy/NW AR	4,273	0	0	0%	0%	72%	0.0%	72.1%	1.00
49	Little River	289	0	0	0%	0%	72%	0.0%	72.1%	1.00
53	Sherwood, Pulaski	0	0	0	0%	0%	72%	0.0%	72.1%	1.00
<b>Total</b>		<b>31,813,352</b>	<b>22,934,216</b>	<b>7,543</b>	<b>100%</b>	<b>72.1%</b>	<b>72%</b>	<b>0.0%</b>	<b>72.1%</b>	<b>1.00</b>

(4)= MIN(1, SORT((3) / Credibility Standard)) Credibility Standard = 3,000 Claims

(5)=(2)/(1)

(6)=(4)\*(5)+(1-(4))\*(5)Total

(8)=(6)+(7)

(9)=(8)/(8)Total

**State of Arkansas**  
**Base Rates - effctive NB 05/01/12 and RB 05/01/12**

Coverage	Current	Proposed	Change
BI	\$364	\$369	1.4%
COLL	\$346	\$360	4.0%
COMP	\$323	\$390	20.7%
COLL LOAN/LEASE	\$18	\$19	5.6%
COMP LOAN LEASE	\$18	\$22	22.2%
CSL	\$623	\$663	6.4%
PIP	\$168	\$200	19.0%
OLTE	\$9	\$14	55.6%
PD	\$277	\$316	14.1%
UMBI	\$41	\$44	7.3%
UIMBI	\$45	\$48	6.7%
UM CSL	\$91	\$97	6.6%
UIM CSL	\$90	\$96	6.7%
UMPD	\$26	\$28	7.7%

SERFF Tracking Number: HNVX-G128026598 State: Arkansas

Filing Company: Allmerica Financial Benefit Insurance Co State Tracking Number:

Company Tracking Number: AR120526100001

TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Product Name: \*PPA- Private Passenger Automobile 2010 and Forwar

Project Name/Number: \*PPA- Private Passenger Automobile 2010 and Forward/AR120526100001

## Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
01/30/2012	Rate and Rule	AR Rate Schedule - Exhibit 6 Pg 1	03/20/2012	AR Rate Schedule 2012_05_01 Clean Ex 6 Pg 1.PDF (Superceded)
01/30/2012	Supporting Document	APCS-Auto Premium Comparison Survey	03/20/2012	PPA Survey FORM HPCS.PDF (Superceded) PPA Survey FORM HPCS.XLS (Superceded)
01/30/2012	Supporting Document	NAIC loss cost data entry document	03/20/2012	FORM RF-1 Rate Filing Abstract AFB 20120501.PDF (Superceded)
01/30/2012	Supporting Document	AR Rate Schedule - Exhibit 6 Pg 1 MARKED	03/20/2012	AR Rate Schedule 2012_05_01 Draft Ex 6 Pg 1.PDF (Superceded)

**State of Arkansas  
Allmerica Financial Benefit Insurance Company  
Private Passenger Automobile**

<b>Semi-Annual Base Rates</b>
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Coverage	Base Rate
Bodily Injury	\$369
Property Damage	\$316
Combined Single Limit	\$663
PIP	\$200
UM BI	\$44
UIM BI	\$48
UM PD	\$28
UM CSL	\$97
UIM CSL	\$96
Comprehensive	\$390
Collision	\$360
Optional Limits Transportation Expense	\$14
Towing & Labor	\$7
Comprehensive Auto Loan/Lease	\$22
Collision Auto Loan/Lease	\$19
Additional Customized Equipment	\$8
<b><u>Endorsement Rates</u></b>	
Travel Right Endorsement	\$16.00
Reassurance Plus	\$5.00
Home Care Services	\$3.00
Rental Coverage Upgrade	\$5.00
Roadside Assistance	\$8.00

# Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified August 2005

NAIC Number: 41840  
 Company Name: Allmerica Financial Benefit Insurance Co.  
 Contact Person: Nathan Senra  
 Telephone No.: 508-855-2105  
 Email Address: [nsenra@hanover.com](mailto:nsenra@hanover.com)  
 Effective Date: 5/1/2012

## DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG 0 %  
 AUTO/HOMEOWNERS 3 %  
 GOOD STUDENT 5 %  
 ANTI-THEFT DEVICE Comp only 25 %  
 Over 55 Defensive Driver Discount 5 %  
 \$250/\$500 Deductible Comp./Coll. Coll only 9 %

## Assumptions to Use:

- 1 Liability -Minimum \$25,000 per person
- 2 Bodily Injury \$50,000 per accident  
\$25,000 per accident
- 3 Property Damage \$100 deductible per accident
- 4 Comprehensive & Collision \$250 deductible per accident
- 5 The insured has elected to accept:  
Uninsured motorist property and bodily injury equal to liability coverage  
Underinsured bodily injury equal to liability coverage
- 6 Personal Injury Protection of \$5,000 for medical, loss wages according to statute and \$5,000 accidental
- 7 If male and female rates are different, use the highest of the two

Submit to: Arkansas Insurance Department  
 1200 West Third Street  
 Little Rock, AR 72201-1904

Telephone: 501-371-2800  
 Email as an attachment [insurance.pnc@arkansas.gov](mailto:insurance.pnc@arkansas.gov)  
 You may also attach to a SERFF filing or submit on a compact disk

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
	Gender		Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
Vehicle	Coverages	Age	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$1,749	\$2,231	\$713	\$724	\$2,390	\$3,045	\$973	\$993	\$2,554	\$3,282	\$1,012	\$1,033	\$2,272	\$2,896	\$924	\$944	\$2,358	\$3,030	\$942	\$961
	Minimum Liability with Comprehensive and Collision		\$3,097	\$4,175	\$1,314	\$1,265	\$4,529	\$6,155	\$2,043	\$1,927	\$3,873	\$5,189	\$1,633	\$1,583	\$4,309	\$5,856	\$1,942	\$1,833	\$4,009	\$5,425	\$1,743	\$1,665
	100/300/50 Liability with Comprehensive and Collision		\$2,870	\$3,867	\$1,129	\$1,099	\$4,192	\$5,684	\$1,740	\$1,658	\$3,666	\$4,918	\$1,420	\$1,394	\$3,986	\$5,412	\$1,655	\$1,580	\$3,757	\$5,079	\$1,502	\$1,450
2003 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$1,959	\$2,488	\$801	\$816	\$2,678	\$3,398	\$1,095	\$1,113	\$2,857	\$3,656	\$1,134	\$1,158	\$2,547	\$3,228	\$1,039	\$1,059	\$2,636	\$3,375	\$1,058	\$1,076
	Minimum Liability with Comprehensive and Collision		\$3,840	\$5,204	\$1,646	\$1,573	\$5,679	\$7,762	\$2,611	\$2,431	\$4,699	\$6,328	\$2,008	\$1,930	\$5,404	\$7,382	\$2,480	\$2,315	\$4,948	\$6,731	\$2,189	\$2,069
	100/300/50 Liability with Comprehensive and Collision		\$3,520	\$4,764	\$1,398	\$1,349	\$5,190	\$7,080	\$2,189	\$2,068	\$4,408	\$5,932	\$1,726	\$1,677	\$4,939	\$6,735	\$2,079	\$1,964	\$4,582	\$6,223	\$1,857	\$1,776
2003 Honda Odyssey "EX"	Minimum Liability		\$1,495	\$1,873	\$632	\$644	\$2,045	\$2,559	\$863	\$881	\$2,165	\$2,737	\$886	\$901	\$1,943	\$2,434	\$821	\$835	\$1,998	\$2,529	\$827	\$842
	Minimum Liability with Comprehensive and Collision		\$3,281	\$4,453	\$1,430	\$1,360	\$4,883	\$6,683	\$2,283	\$2,119	\$3,912	\$5,268	\$1,709	\$1,631	\$4,643	\$6,360	\$2,173	\$2,014	\$4,188	\$5,703	\$1,887	\$1,776
	100/300/50 Liability with Comprehensive and Collision		\$2,981	\$4,036	\$1,208	\$1,160	\$4,417	\$6,033	\$1,908	\$1,787	\$3,627	\$4,883	\$1,456	\$1,406	\$4,202	\$5,742	\$1,812	\$1,699	\$3,836	\$5,215	\$1,592	\$1,514
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$1,796	\$2,231	\$757	\$771	\$2,454	\$3,047	\$1,036	\$1,054	\$2,599	\$3,260	\$1,064	\$1,084	\$2,335	\$2,898	\$987	\$1,003	\$2,392	\$3,005	\$989	\$1,007
	Minimum Liability with Comprehensive and Collision		\$4,087	\$5,542	\$1,794	\$1,699	\$6,138	\$8,411	\$2,923	\$2,693	\$4,853	\$6,529	\$2,147	\$2,040	\$5,841	\$8,003	\$2,781	\$2,561	\$5,225	\$7,119	\$2,394	\$2,235
	100/300/50 Liability with Comprehensive and Collision		\$3,683	\$4,989	\$1,499	\$1,433	\$5,513	\$7,539	\$2,413	\$2,241	\$4,459	\$6,005	\$1,807	\$1,732	\$5,247	\$7,174	\$2,292	\$2,132	\$4,749	\$6,465	\$1,995	\$1,884
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$1,568	\$1,971	\$657	\$670	\$2,144	\$2,691	\$898	\$913	\$2,273	\$2,886	\$924	\$940	\$2,038	\$2,560	\$855	\$872	\$2,098	\$2,666	\$861	\$879
	Minimum Liability with Comprehensive and Collision		\$4,076	\$5,596	\$1,804	\$1,694	\$6,213	\$8,625	\$3,020	\$2,748	\$4,750	\$6,480	\$2,131	\$2,001	\$5,912	\$8,208	\$2,874	\$2,618	\$5,218	\$7,204	\$2,435	\$2,250
	100/300/50 Liability with Comprehensive and Collision		\$3,659	\$5,016	\$1,503	\$1,424	\$5,554	\$7,684	\$2,479	\$2,278	\$4,350	\$5,927	\$1,790	\$1,701	\$5,283	\$7,308	\$2,358	\$2,169	\$4,722	\$6,499	\$2,022	\$1,884
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$1,770	\$2,215	\$735	\$749	\$2,418	\$3,025	\$1,006	\$1,026	\$2,572	\$3,246	\$1,039	\$1,059	\$2,304	\$2,878	\$956	\$974	\$2,367	\$2,993	\$963	\$981
	Minimum Liability with Comprehensive and Collision		\$3,211	\$4,298	\$1,390	\$1,334	\$4,741	\$6,406	\$2,199	\$2,062	\$3,990	\$5,304	\$1,722	\$1,662	\$4,513	\$6,096	\$2,091	\$1,959	\$4,149	\$5,584	\$1,850	\$1,757
	100/300/50 Liability with Comprehensive and Collision		\$2,946	\$3,944	\$1,180	\$1,144	\$4,339	\$5,861	\$1,846	\$1,747	\$3,736	\$4,979	\$1,476	\$1,441	\$4,129	\$5,575	\$1,756	\$1,660	\$3,846	\$5,177	\$1,571	\$1,509

*SERFF Tracking Number:*      *HNVX-G128026598*      *State:*      *Arkansas*  
*Filing Company:*      *Allmerica Financial Benefit Insurance Co*      *State Tracking Number:*  
*Company Tracking Number:*      *AR120526100001*  
*TOI:*      *19.0 Personal Auto*      *Sub-TOI:*      *19.0001 Private Passenger Auto (PPA)*  
*Product Name:*      *\*PPA- Private Passenger Automobile 2010 and Forwar*  
*Project Name/Number:*      *\*PPA- Private Passenger Automobile 2010 and Forward/AR120526100001*

Attachment "PPA Survey FORM HPCS.XLS" is not a PDF document and cannot be reproduced here.

## NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	
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		Company Name		Company NAIC Number
3.	A.	<b>Allmerica Financial Benefit Insurance Co.</b>	B.	<b>088-41840</b>

		Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	<b>19.0 Personal Auto</b>	B.	<b>19.0001 Private Passenger Auto (PPA)</b>

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
BI	11.9%	2.7%	N/A	N/A	N/A	N/A	N/A
PD	17.1%	14.4%					
UM / UIM	8.5%	7.6%					
PIP/MP	20.5%	19.1%					
Comp (incl. OLTE)	14.1%	11.8%					
Coll	4.0%	0.2%					
TOTAL OVERALL EFFECT	10.7%	6.4%					

6.

5 Year History

Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2007	2,781	-18.9% 3.0%	05/01/07 11/05/07	995	652	65.6%	62.6%
2008	5,558	4.3%	10/01/08	3,794	2,573	67.8%	67.0%
2009	8,167	3.1% 3.3%	04/01/09 11/19/09	8,152	4,991	61.2%	69.7%
2010	10,191	N/A	N/A	11,540	7,579	65.7%	71.1%
2011	11,918	4.5%, 2.5%	05/01/11, 11/01/11	14,783	10,135	68.6%	66.0%

7.

Liability

Physical  
Damage

Expense Constants	Selecte d Provisio ns	Selecte d Provisio ns
A. Total Production Expense	16.0%	16.0%
B. General Expense	10.8 %	8.2%
C. Taxes, License & Fees	3.1%	3.1%
D. Underwriting Profit & Contingencies	2.7%	6.4%


E. Other (explain) <b>Residual Market ULAE</b>	<b>0.2%</b> <b>11.3%</b>	<b>0.3%</b> <b>11.6%</b>
F. TOTAL	<b>44.2%</b>	<b>45.6%</b>

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 10.0% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): \_\_\_\_\_ Multiple Territories \_\_\_\_\_
10. -2.0% Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): \_\_\_\_\_ Multiple Territories \_\_\_\_\_



**State of Arkansas  
Allmerica Financial Benefit Insurance Company  
Private Passenger Automobile**

**Semi-Annual Base Rates**

Coverage	Base Rate
Bodily Injury	\$369
Property Damage	\$316
Combined Single Limit	\$663
PIP	\$200
UM BI	\$44
UIM BI	\$48
UM PD	\$28
UM CSL	\$97
UIM CSL	\$96
Comprehensive	\$390
Collision	\$360
Optional Limits Transportation Expense	\$14
Towing & Labor	\$7
Comprehensive Auto Loan/Lease	\$22
Collision Auto Loan/Lease	\$19
Additional Customized Equipment	\$8
<b><u>Endorsement Rates</u></b>	
Travel Right Endorsement	\$16.00
Reassurance Plus	\$5.00
Home Care Services	\$3.00
Rental Coverage Upgrade	\$5.00
Roadside Assistance	\$8.00